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1994 Missouri Product Liability Insurance Report



Missouri Department of Insurance
Statistics Section
January 1996



1994 Missouri Product Liability Insurance Report



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Statistics Section
January 1996

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims arising out of use, handling, or consumption of a product. The following report should provide detailed insight into specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, for a 15-year period, product liability writers experienced elevated loss ratios during the early 1980's and then experienced a decrease until another peak was shown in 1990. The lowest loss ratio since 1980 occurred in 1989 at 15.7 percent. The 1990 incurred loss ratio jumped back up to 175.9 percent; however, in 1994 the ratio was only 53.1 percent, a significant decrease and an indicator of substantial profitability.

The number of claims closed with payment continues to remain steady for the years 1990 through 1994, with 52 percent closed with payment in 1994. From 1993 to 1994 the average indemnity paid on claims (excluding claims closed without payment) decreased from \$28,556 to \$17,893. The average allocated loss adjustment expense for paid claims in 1994 was \$4,653 a decrease from the 1993 figure of \$6,082. The number of closed claims decreased 31 percent from 1993 to 1994.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past four years, increasing from 145 in 1990 to 167 in 1994.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 14 of the Annual Statement. As a result, the accuracy of this report is dependent upon the correctness of each company's annual statement and submission of closed claim data. As we are continuously working on the accuracy of data submitted, future releases of this data may contain revisions.

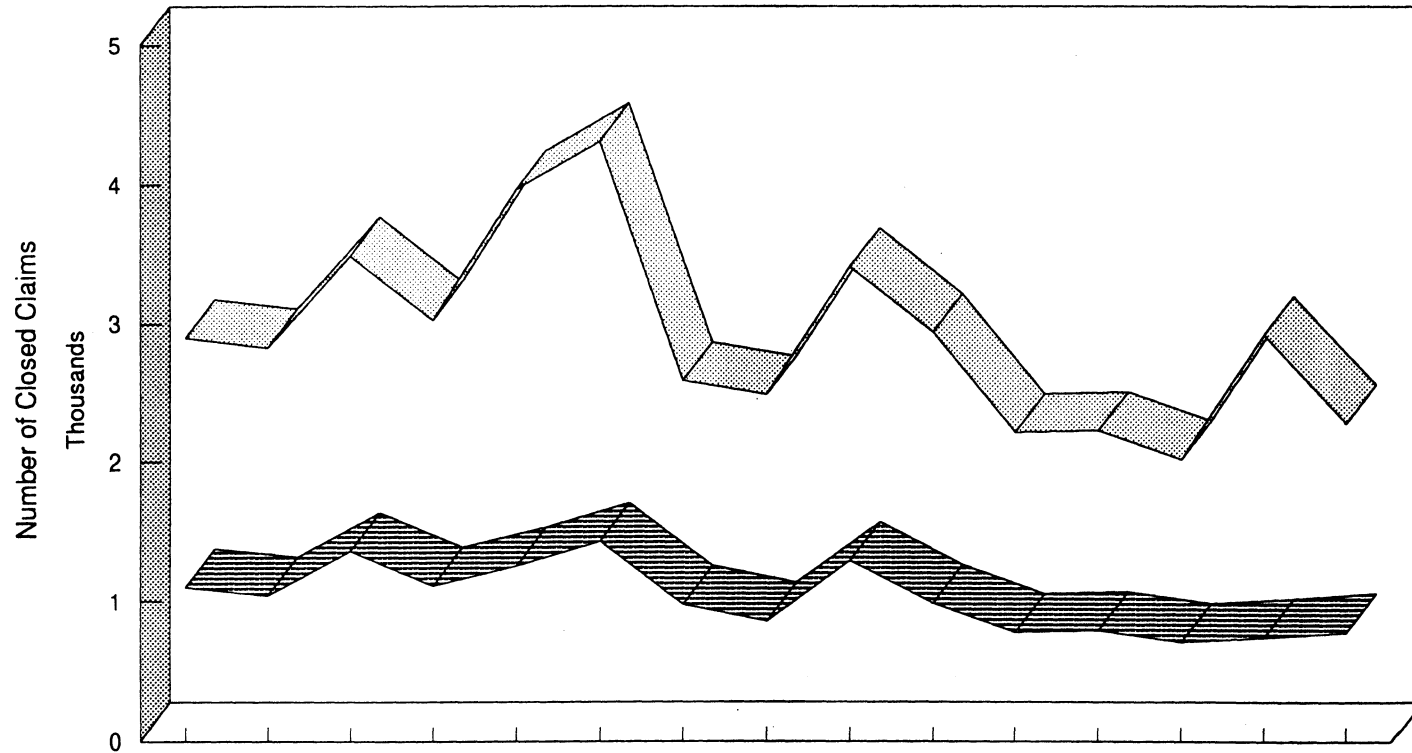
Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690.

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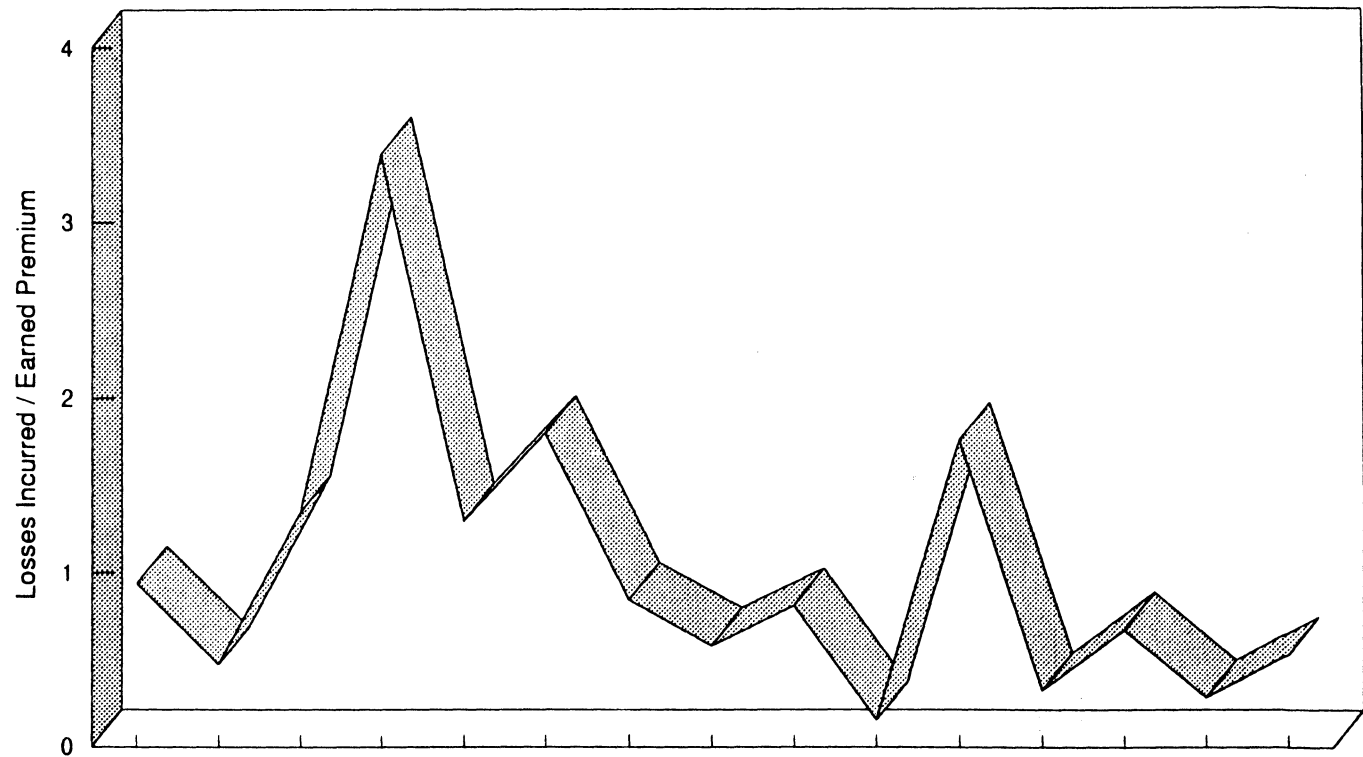
**PRODUCT LIABILITY
SUMMARY GRAPHS**

CLOSED CLAIM COUNTS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
■ Closed w/pymt	1,095	1,035	1,352	1,104	1,247	1,421	969	849	1,285	980	771	786	702	733	774
■ Total	1,803	1,791	2,135	1,916	2,717	2,885	1,614	1,631	2,120	1,955	1,436	1,438	1,312	2,184	1,501

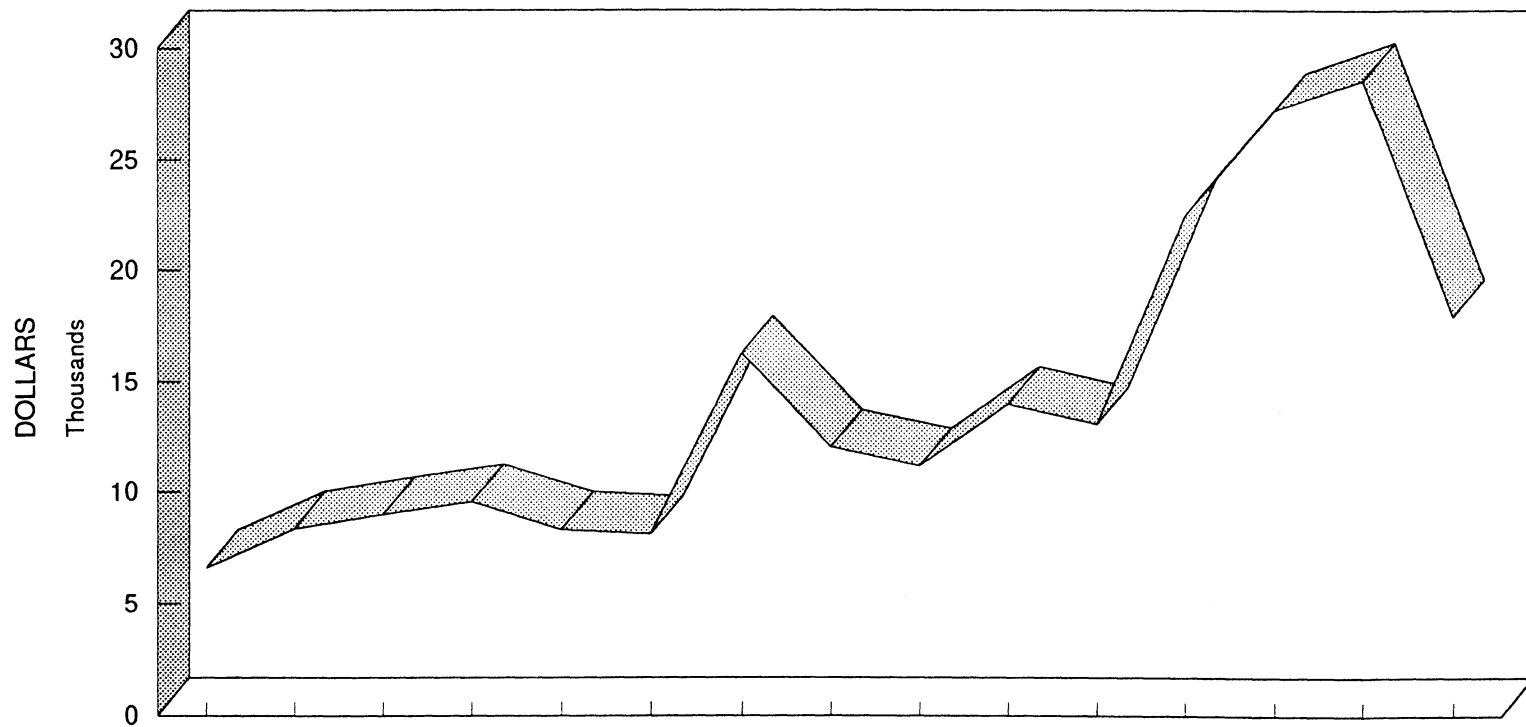
LOSS RATIOS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
LOSS RATIO	93.8%	47.2%	134.4%	338.6%	129.7%	179.7%	84.2%	58.2%	81.0%	15.7%	175.9%	32.6%	67.1%	28.5%	53.1%

AVERAGE INDEMNITY PAID

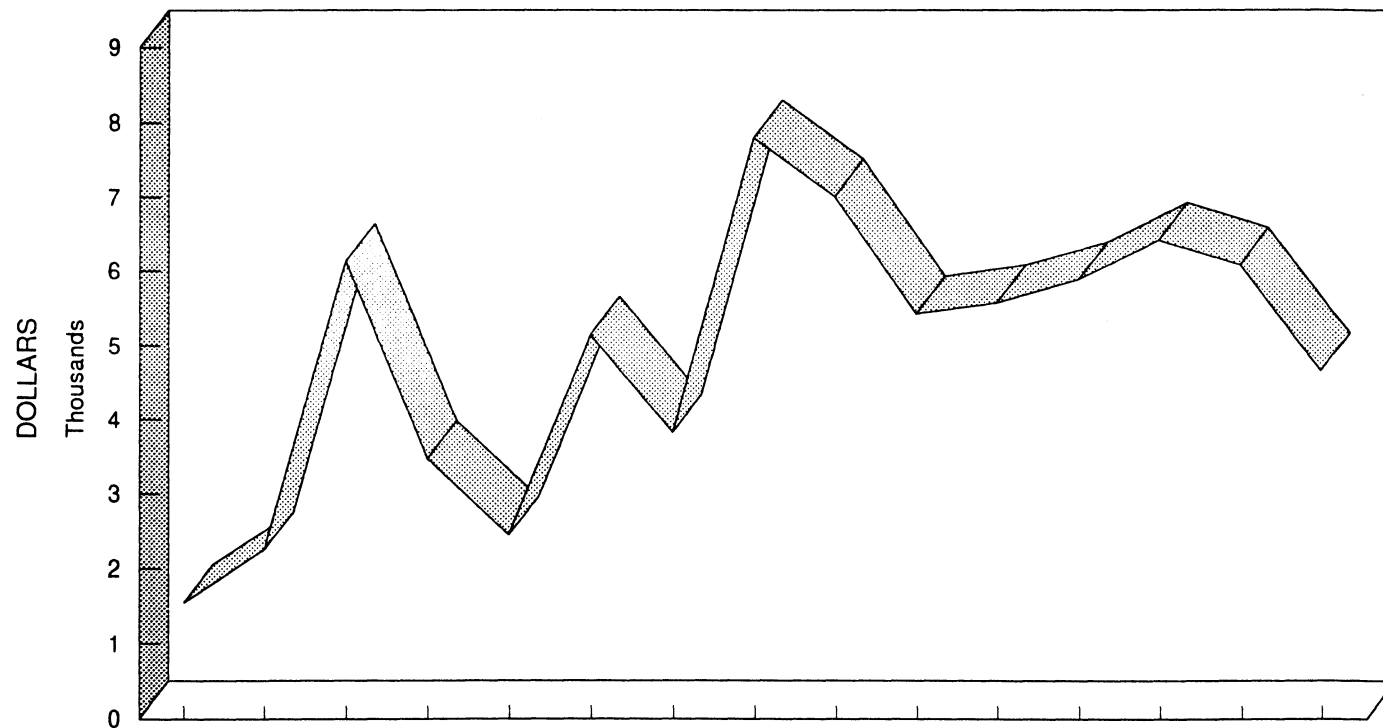
FOR ALL PAID CLAIMS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
■ AVG. INDEM. PAID	6,608	8,361	8,985	9,558	8,284	8,087	16,246	12,012	11,162	13,955	13,044	22,498	27,202	28,556	17,893

AVERAGE LOSS EXPENSE

FOR ALL PAID CLAIMS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
■ AVG. LOSS EXP.	1,545	2,248	6,127	3,467	2,442	5,138	3,818	7,791	7,001	5,417	5,567	5,885	6,417	6,082	4,653

INDEMNITY PAID

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The four tables in this section contain the following closed claim information for each specified indemnity paid range:

- **Claims** - Total number of claims closed
- **Total Indemnity** - Total indemnity paid by insurance companies for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

The following three tables contain annual summary data for the years 1994, 1993 and 1992. A ten-year summary for the years 1985 through 1994 follows. The percent increase from the previous year for number of closed claims and loss expense paid is also reported by specified indemnity paid range in the annual tables.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY INDEMNITY PAID

1994

	CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY		LOSS EXPENSE	% INCREASE FROM PRIOR YR	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	PERCENT	TOTAL NUMBER		PERCENT	AMOUNT	AVERAGE		AVERAGE	AVERAGE
INDEMNITY PAID									
NONE	48.43	727	-49.90	0.00	\$0	\$2,493	79.71	\$4,269	22
1-2,499	36.64	550	11.34	2.49	\$345,406	\$704	189.90	\$1,533	17
2,500-4,999	4.93	74	19.35	1.83	\$253,950	\$8,865	633.15	\$6,368	14
5,000-7,499	2.13	32	-5.88	1.31	\$181,731	\$5,177	26.67	\$13,964	20
7,500-9,999	0.87	13	-13.33	0.79	\$108,975	\$1,638	-34.25	\$9,154	12
10,000-24,999	3.06	46	-9.80	5.19	\$719,007	\$5,737	-50.96	\$15,551	24
25,000-49,999	1.53	23	9.52	5.67	\$784,858	\$22,426	46.87	\$20,204	36
50,000-74,999	0.47	7	-36.36	2.85	\$394,998	\$16,988	87.18	\$47,143	32
75,000-99,999	0.33	5	-28.57	2.89	\$400,301	\$32,195	-29.64	\$24,200	49
100,000-199,999	0.33	5	-64.29	5.26	\$728,282	\$52,224	15.75	\$45,000	28
200,000-299,999	0.20	3	-57.14	4.87	\$675,000	\$20,623	-21.30	\$27,500	32
300,000-399,999	0.27	4	100.00	10.19	\$1,411,058	\$55,353	-33.70	\$144,250	33
400,000-499,999	0.27	4	100.00	11.97	\$1,657,100	\$94,814	-0.86	\$201,250	45
500,000-999,999	0.40	6	-40.00	28.44	\$3,938,724	\$41,977	-64.51	\$77,417	25
1,000,000 OR GREATER	0.13	2	-33.33	16.25	\$2,250,000	\$68,079	-48.10	\$525,000	32
TOTAL	100.00	1,501	-31.27	100.00	\$13,849,390	\$3,607	21.73	\$6,542	20

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY INDEMNITY PAID

1993

	CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY		LOSS EXPENSE	% INCREASE FROM PRIOR YR	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	PERCENT	TOTAL NUMBER		PERCENT	AMOUNT	AVERAGE		AVERAGE	
INDEMNITY PAID									
NONE	66.44	1,451	137.87	0.00	\$0	\$1,387	-62.90	\$1,977	20
1-2,499	22.62	494	7.86	1.40	\$293,795	\$243	-42.80	\$1,360	5
2,500-4,999	2.84	62	1.64	1.03	\$215,598	\$1,209	-21.51	\$4,738	13
5,000-7,499	1.56	34	13.33	0.92	\$192,025	\$4,087	30.32	\$6,592	19
7,500-9,999	0.69	15	-37.50	0.59	\$123,257	\$2,491	34.57	\$15,260	11
10,000-24,999	2.34	51	8.51	3.52	\$736,302	\$11,698	-22.50	\$14,841	27
25,000-49,999	0.96	21	-16.00	3.36	\$703,836	\$15,269	-17.80	\$43,738	29
50,000-74,999	0.50	11	10.00	3.07	\$643,139	\$9,076	-59.02	\$26,094	29
75,000-99,999	0.32	7	-30.00	2.60	\$545,215	\$45,756	75.45	\$24,500	42
100,000-199,999	0.64	14	7.69	9.05	\$1,895,194	\$45,116	-7.81	\$102,350	30
200,000-299,999	0.32	7	16.67	7.74	\$1,620,548	\$26,204	-8.40	\$13,571	48
300,000-399,999	0.09	2	-60.00	3.01	\$630,000	\$83,490	24.44	\$2,500	22
400,000-499,999	0.09	2	0.00	3.82	\$800,000	\$95,637	900.80	\$25,000	37
500,000-999,999	0.46	10	25.00	35.83	\$7,500,540	\$118,293	84.99	\$271,640	37
1,000,000 OR GREATER	0.14	3	0.00	24.04	\$5,031,865	\$131,174	-47.36	\$91,667	24
TOTAL	100.00	2,184	66.46	100.00	\$20,931,314	\$2,963	-42.71	\$5,035	17

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY INDEMNITY PAID

1992

	CLAIMS		% INCREASE FROM PRIOR YR	TOTAL INDEMNITY		LOSS EXPENSE	% INCREASE FROM PRIOR YR	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	PERCENT	TOTAL NUMBER		PERCENT	AMOUNT				
INDEMNITY PAID									
NONE	46.49	610	-6.44	0.00	\$0	\$3,739	181.22	\$5,544	11
1-2,499	34.91	458	-12.76	1.69	\$323,287	\$425	29.18	\$2,026	10
2,500-4,999	4.65	61	-8.96	1.04	\$198,103	\$1,540	7.05	\$4,972	18
5,000-7,499	2.29	30	-11.76	0.90	\$172,309	\$3,137	-32.92	\$10,138	22
7,500-9,999	1.83	24	20.00	1.06	\$202,153	\$1,851	-37.27	\$4,911	20
10,000-24,999	3.58	47	-9.62	3.77	\$719,108	\$15,094	20.99	\$17,407	28
25,000-49,999	1.91	25	19.05	4.46	\$852,108	\$18,576	58.24	\$20,330	35
50,000-74,999	0.76	10	-56.52	2.96	\$565,015	\$22,144	-28.78	\$52,975	39
75,000-99,999	0.76	10	-23.08	4.42	\$843,424	\$26,079	1.05	\$16,130	39
100,000-199,999	0.99	13	8.33	9.57	\$1,827,998	\$48,937	93.80	\$61,885	32
200,000-299,999	0.46	6	100.00	6.94	\$1,324,750	\$28,608	100.16	\$66,667	29
300,000-399,999	0.38	5	66.67	9.21	\$1,758,750	\$67,094	-11.53	\$40,000	56
400,000-499,999	0.15	2	-60.00	4.85	\$925,195	\$9,556	-87.06	\$25,000	22
500,000-999,999	0.61	8	166.67	25.58	\$4,885,000	\$63,944	-27.99	\$234,375	42
1,000,000 OR GREATER	0.23	3	-40.00	23.56	\$4,498,646	\$249,211	26.64	\$401,667	54
TOTAL	100.00	1,312	-8.76	100.00	\$19,095,846	\$5,172	35.40	\$8,832	13

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY INDEMNITY PAID

YEARS 1985 THRU 1994 - TOTAL

	CLAIMS		TOTAL INDEMNITY PAID		LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	PERCENT	NUMBER	PERCENT	AMOUNT	AVERAGE	AVERAGE	AVERAGE
INDEMNITY PAID							
NONE	48.72	8,806	0.00	\$0	\$2,243	\$12,572	17
1-2,499	36.44	6,586	3.11	\$4,573,052	\$552	\$1,843	11
2,500-4,999	4.37	790	1.76	\$2,593,496	\$2,606	\$4,869	18
5,000-7,499	2.22	401	1.56	\$2,298,544	\$4,283	\$9,210	25
7,500-9,999	1.11	201	1.14	\$1,670,489	\$5,172	\$8,957	22
10,000-24,999	3.24	586	6.20	\$9,120,078	\$15,962	\$14,777	30
25,000-49,999	1.33	241	5.46	\$8,024,967	\$16,985	\$23,409	34
50,000-74,999	0.69	124	4.95	\$7,272,794	\$23,778	\$32,207	35
75,000-99,999	0.38	69	3.85	\$5,663,439	\$30,505	\$37,229	40
100,000-199,999	0.59	107	9.84	\$14,466,788	\$43,938	\$56,689	38
200,000-299,999	0.26	47	7.68	\$11,294,795	\$92,763	\$44,777	37
300,000-399,999	0.14	26	5.96	\$8,771,545	\$166,427	\$69,500	44
400,000-499,999	0.14	25	7.38	\$10,852,759	\$77,031	\$123,560	30
500,000-999,999	0.26	47	21.39	\$31,462,288	\$78,087	\$178,220	34
1,000,000 OR GREATER	0.11	20	19.72	\$29,002,627	\$373,263	\$218,700	35
TOTAL	100.00	18,076	100.00	\$147,067,661	\$4,047	\$9,895	16

TIME STUDY

The following tables are categorized by time intervals to claim resolution. This time study is representative of the length of time from claim report to closing date. These tables contain the following closed claim information:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Total Indemnity** - Total indemnity paid by insurance companies for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims

The first three tables contain annual summary data for the years 1994, 1993 and 1992. The last table is a ten-year summary for the years 1985 through 1994. In addition to the above claim data, reported in these annual tables is the percent increase from the previous year for closed claims, indemnity, and loss expense.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
BY TIME FROM REPORT TO CLOSE

1994

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	TOTAL	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM REPORT TO CLOSE										
0-6	858	58.01	449	-1.97	\$4,144	1,860,478	-24.46	\$114	-31.18	\$2,690
7-12	166	10.59	82	-18.00	\$5,954	488,264	-31.54	\$2,367	-5.10	\$11,058
13-18	63	4.78	37	-5.13	\$13,060	483,206	-65.48	\$4,670	34.61	\$8,623
19-24	60	5.30	41	41.38	\$55,581	2,278,830	-64.06	\$8,814	-36.88	\$24,456
25-30	34	3.23	25	25.00	\$114,038	2,850,946	0.37	\$16,479	-6.01	\$33,338
31-36	19	1.42	11	-45.00	\$184,771	2,032,481	74.61	\$35,694	81.87	\$114,727
37-42	20	1.42	11	-8.33	\$130,201	1,432,209	208.04	\$30,456	66.13	\$20,672
43-48	15	0.78	6	-66.67	\$17,542	105,250	-89.01	\$25,810	-43.32	\$16,058
49-54	12	0.78	6	-40.00	\$134,567	807,400	63.56	\$33,045	7.67	\$46,250
55-60	13	1.29	10	150.00	\$61,746	617,457	-23.72	\$20,106	20.03	\$21,640
61-66	13	0.90	7	-36.36	\$60,159	421,113	-69.49	\$21,428	-75.93	\$20,357
67-72	15	0.78	6	20.00	\$45,965	275,792	333.93	\$11,080	-44.34	\$10,250
73-78	110	0.65	5	150.00	\$3,624	18,120	69.94	\$3,998	40.59	\$1,100
79-84	11	0.90	7		\$978	6,844		\$1,812		\$2,571
85-90	5	0.52	4	300.00	\$11,000	44,000	-70.67	\$16,450	-36.88	\$1,625
91-96	40	3.88	30	1400.00	\$858	25,750	-99.35	\$2,374	-94.26	\$500
97-102	21	2.07	16		\$828	13,250		\$3,400		\$781
103-108	8	0.90	7	600.00	\$7,286	51,000	-87.86	\$5,005	-85.84	\$13,071
GREATER THAN 108	18	1.81	14	1300.00	\$2,643	37,000	-96.81	\$46,626	-77.52	\$929
TOTAL	1,501	100.00	774	5.59	\$17,893	13,849,390	-37.34	\$4,653	-23.50	\$8,676

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
BY TIME FROM REPORT TO CLOSE

1993

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	TOTAL	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM REPORT TO CLOSE										
0-6	1,230	62.48	458	20.21	\$5,485	2,512,175	296.86	\$165	203.57	\$3,178
7-12	289	13.64	100	16.28	\$8,697	869,709	-21.18	\$2,494	23.85	\$9,738
13-18	67	5.32	39	-2.50	\$37,837	1,475,642	-38.23	\$3,469	-45.29	\$15,864
19-24	54	3.96	29	-21.62	\$154,654	4,484,969	273.55	\$13,964	-6.39	\$25,124
25-30	30	2.73	20	-20.00	\$113,623	2,272,453	-4.65	\$17,533	-5.71	\$33,465
31-36	33	2.73	20	-33.33	\$105,819	2,116,372	300.22	\$19,626	86.65	\$23,071
37-42	18	1.64	12	-42.86	\$42,267	507,202	-69.16	\$18,332	-31.61	\$15,250
43-48	140	2.46	18	38.46	\$159,651	2,873,716	356.83	\$45,537	19.76	\$13,550
49-54	116	1.36	10	-44.44	\$82,275	822,751	307.97	\$30,691	73.66	\$43,300
55-60	13	0.55	4	0.00	\$80,944	323,775	-27.02	\$16,751	-47.81	\$8,250
61-66	87	1.50	11	-8.33	\$197,189	2,169,078	85.78	\$89,036	587.93	\$190,136
67-72	74	0.68	5	-16.67	\$10,593	52,964	-98.10	\$19,906	-78.25	\$5,200
73-78	13	0.27	2	-50.00	\$2,133	4,265	-89.44	\$2,844	-0.46	\$250
79-84	5	0.00	0							
85-90	5	0.14	1	-85.71	\$37,500	37,500	3146.35	\$26,063	288.08	\$100,000
91-96	5	0.27	2	-33.33	\$133,000	266,000	-21.16	\$41,368	39.50	\$13,750
97-102	1	0.00	0							
103-108	1	0.14	1	-66.67	\$60,000	60,000	94.53	\$35,357	-7.90	\$56,000
GREATER THAN 108	3	0.14	1	-50.00	\$82,743	82,743	845.63	\$207,450	1065.45	\$25,000
TOTAL	2,184	100.00	733	4.42	\$28,556	20,931,314	4.98	\$6,082	-5.21	\$11,087

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
BY TIME FROM REPORT TO CLOSE

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	% INCREASE FROM PRIOR YR	RESERVE
	TOTAL	PERCENT	TOTAL	PD CLAIM	AVERAGE	TOTAL	INDEMNITY	AVERAGE	LOSS EXP	AVERAGE
MONTHS FROM REPORT TO CLOSE										
0-6	782	54.27	381	-9.72	\$1,382	526,584	-20.85	\$55	-73.07	\$1,857
7-12	148	12.25	86	0.00	\$11,035	948,993	-53.11	\$2,014	-45.15	\$5,648
13-18	74	5.70	40	-25.93	\$61,255	2,450,193	36.10	\$6,341	-22.91	\$33,060
19-24	60	5.27	37	-53.16	\$41,401	1,531,843	58.79	\$14,918	38.08	\$20,757
25-30	46	3.56	25	-30.56	\$119,160	2,978,990	49.58	\$18,596	-36.59	\$31,282
31-36	44	4.27	30	15.38	\$26,440	793,212	-77.76	\$10,515	-22.63	\$22,667
37-42	32	2.99	21	-4.55	\$137,044	2,877,918	224.63	\$26,805	148.85	\$63,452
43-48	22	1.85	13	-27.78	\$34,947	454,317	-73.13	\$38,024	48.64	\$12,365
49-54	30	2.56	18	100.00	\$20,167	363,006	-23.93	\$17,673	-7.46	\$9,794
55-60	9	0.57	4	-63.64	\$110,906	443,625	147.04	\$32,093	11.13	\$46,900
61-66	19	1.71	12	200.00	\$106,142	1,273,700	1263.72	\$12,943	-3.95	\$11,917
67-72	10	0.85	6	50.00	\$556,083	3,336,500	10770.03	\$91,513	1519.34	\$170,417
73-78	5	0.57	4	-33.33	\$20,190	80,758	26.85	\$2,857	-72.65	\$3,250
79-84	10	1.28	9	200.00	\$42,028	378,253	1187.89	\$19,370	58.58	\$9,939
85-90	8	1.00	7	250.00	\$1,155	8,086	-98.35	\$6,716	-84.68	\$3,929
91-96	5	0.43	3	200.00	\$168,696	506,087	649.76	\$29,654		\$42,333
97-102	1	0.14	1	0.00	\$33,750	33,750	-50.55	\$44,103	20.27	\$25,000
103-108	3	0.43	3	-81.25	\$30,844	92,531	3624.52	\$38,391	1029.29	\$8,333
GREATER THAN 108	4	0.28	2	0.00	\$8,750	17,500	-79.17	\$17,800	16.06	\$65,000
TOTAL	1,312	100.00	702	-10.69	\$27,202	19,095,846	20.91	\$6,417	9.03	\$11,688

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
BY TIME FROM REPORT TO CLOSE
YEARS 1984 THRU 1994 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY	TOTAL INDEMNITY	LOSS EXPENSE	RESERVE
	TOTAL	PERCENT	TOTAL	AVERAGE	TOTAL	AVERAGE	AVERAGE
MONTHS FROM REPORT TO CLOSE							
0-6	9,446	55.44	5,139	\$2,287	11,754,509	\$208	\$2,094
7-12	2,241	11.08	1,027	\$8,659	8,892,687	\$1,924	\$7,847
13-18	1,108	5.79	537	\$34,207	18,369,134	\$15,031	\$16,843
19-24	1,049	5.40	501	\$32,650	16,357,491	\$10,626	\$14,822
25-30	788	4.56	423	\$46,690	19,749,668	\$17,576	\$15,109
31-36	634	3.79	351	\$45,983	16,139,883	\$11,400	\$19,387
37-42	507	2.93	272	\$43,356	11,792,734	\$22,039	\$16,158
43-48	548	2.43	225	\$52,137	11,730,778	\$24,931	\$11,054
49-54	434	1.56	145	\$59,783	8,668,543	\$22,676	\$21,064
55-60	225	1.29	120	\$41,034	4,924,106	\$15,206	\$11,062
61-66	249	1.10	102	\$61,606	6,283,804	\$32,297	\$33,677
67-72	192	0.79	73	\$70,076	5,115,539	\$16,318	\$24,121
73-78	223	0.74	69	\$19,116	1,319,030	\$6,743	\$7,816
79-84	79	0.49	45	\$21,308	958,853	\$17,502	\$12,032
85-90	66	0.47	44	\$20,382	896,794	\$12,692	\$11,592
91-96	80	0.53	49	\$21,254	1,041,468	\$6,488	\$5,858
97-102	104	0.95	88	\$6,798	598,225	\$3,209	\$6,037
103-108	26	0.19	18	\$95,110	1,711,975	\$14,284	\$12,361
GREATER THAN 108	77	0.45	42	\$18,153	762,440	\$39,371	\$13,811
TOTAL	18,076	100.00	9,270	\$15,865	147,067,661	\$5,761	\$7,353

SEVERITY
BODILY INJURY/PROPERTY DAMAGE

This section includes six tables dealing with the severity of bodily injury or property damage. BI, bodily injury, severity is divided into the following categories: none (no bodily injury), emotional only, temporary, permanent, and death. PD, property damage, severity is subdivided into: none (no PD), minor, intermediate, and major. For the years 1992 through 1994, separate tables are presented for bodily injury and property damage severity. These tables contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Total Indemnity** - Total indemnity paid by insurance companies for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is
reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
BODILY INJURY SEVERITY LOSS EXPERIENCE

1994

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BI - SEVERITY										
NONE	582									
NOT SPECIFIED	12	2.46	12	-85.71	\$916	\$10,997	-61.90	1,770	2,318	21
EMOTIONAL ONLY	36	2.05	10	-41.18	\$520	\$5,200	-32.98	6	1,503	2
TEMPORARY	562	52.57	256	-8.57	\$5,873	\$1,503,420	132.59	1,893	2,863	8
PERMANENT	288	41.48	202	96.12	\$44,721	\$9,033,542	-62.26	11,400	17,962	50
DEATH	21	1.44	7	-41.67	\$192,080	\$1,344,559	-10.01	34,103	149,286	34
TOTAL	1,501	100.00	487	-1.81	\$24,431	\$11,897,718	-22.77	6,258	11,189	26

1993

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BI - SEVERITY										
NONE	1,109									
NOT SPECIFIED	84	16.94	84	663.64	\$2,405	\$202,026	-73.64	805	590	11
EMOTIONAL ONLY	63	3.43	17	6.25	\$776	\$13,191	129.27	286	1,351	4
TEMPORARY	690	56.45	280	-3.78	\$2,525	\$706,987	-14.16	1,158	2,833	8
PERMANENT	218	20.77	103	-31.79	\$118,501	\$12,205,654	38.10	14,268	26,401	21
DEATH	20	2.42	12	0.00	\$213,453	\$2,561,440	48.04	59,800	144,167	38
TOTAL	2,184	100.00	496	3.12	\$31,632	\$15,689,298	-2.78	5,209	10,716	12

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BI - SEVERITY										
NONE	460									
NOT SPECIFIED	11	2.29	11	57.14	\$9,124	\$100,364	-6.34	2,262	1,582	7
EMOTIONAL ONLY	42	3.33	16	45.45	\$338	\$5,415	-68.27	16	2,413	6
TEMPORARY	546	60.50	291	-18.03	\$2,941	\$855,949	7.54	1,662	4,240	10
PERMANENT	232	31.39	151	38.53	\$85,810	\$12,957,307	6.48	17,890	27,075	38
DEATH	21	2.49	12	0.00	\$144,188	\$1,730,250	-10.90	18,286	40,833	23
TOTAL	1,312	100.00	481	-2.63	\$32,535	\$15,649,285	34.66	7,130	12,200	19

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PROPERTY DAMAGE SEVERITY LOSS EXPERIENCE

1994

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PD - SEVERITY										
NONE	1,072									
NOT SPECIFIED	9	3.10	9	80.00	\$22,576	\$203,182	433.48	13,225	16,122	16
MINOR	226	49.66	144	-2.04	\$3,608	\$519,571	2.58	867	4,196	6
INTERMEDIATE	162	42.76	124	106.67	\$8,705	\$1,079,358	-71.85	1,977	3,582	7
MAJOR	32	4.48	13	-58.06	\$13,669	\$177,701	-89.49	5,030	8,205	12
TOTAL	1,501	100.00	290	19.34	\$6,827	\$1,979,812	-74.18	1,912	4,483	7

1993

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PD - SEVERITY										
NONE	1,784									
NOT SPECIFIED	5	2.06	5	-28.57	\$4,232	\$21,159	5.74	28,040	1,340	14
MINOR	241	60.49	147	13.95	\$3,517	\$517,047	25.11	776	3,910	5
INTERMEDIATE	105	24.69	60	-18.92	\$30,924	\$1,855,431	191.78	9,686	15,854	12
MAJOR	49	12.76	31	138.46	\$130,011	\$4,030,333	-29.54	49,887	79,332	32
TOTAL	2,184	100.00	243	8.97	\$26,436	\$6,423,970	64.96	9,802	16,428	10

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PD - SEVERITY										
NONE	921									
NOT SPECIFIED	7	3.14	7	-22.22	\$4,002	\$28,015	178.96	370	3,716	9
MINOR	221	57.85	129	-26.70	\$2,811	\$362,681	-59.47	1,236	4,276	8
INTERMEDIATE	135	33.18	74	1.37	\$10,598	\$784,276	-8.46	3,696	7,842	10
MAJOR	28	5.83	13	-64.86	\$184,517	\$2,398,715	84.44	51,361	96,039	19
TOTAL	1,312	100.00	223	-24.41	\$16,026	\$3,573,687	-18.22	4,947	10,791	10

BUSINESS CLASSIFICATION

In this section losses are classified by the business classification of the insured. The following annual tables (1992 - 1994) contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Total Indemnity** - Total indemnity paid by insurance companies for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
BUSINESS CLASSIFICATION LOSS EXPERIENCE

1994

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BUSINESS CLASSIFICATION										
NOT SPECIFIED	11	0.65	5	-16.67	\$806	\$4,028	-94.15	1,894	4,582	16
SUBCONTRACTOR	32	2.20	17	-19.05	\$30,586	\$519,961	423.74	4,987	5,371	17
MANUFACTURER	850	55.04	426	3.90	\$26,631	\$11,344,830	-31.82	6,377	12,187	28
WHOLESALE	20	1.42	11	-8.33	\$24,951	\$274,458	-49.90	6,366	16,282	21
RETAILER	444	30.62	237	15.61	\$3,380	\$801,040	-44.60	944	3,514	5
SERVICER REPAIRER	53	5.04	39	21.88	\$10,064	\$392,504	-27.53	3,277	4,084	7
DISTRIBUTOR	91	5.04	39	-17.02	\$13,143	\$512,569	-74.46	9,462	6,119	10
TOTAL	1,501	100.00	774	5.59	\$17,893	\$13,849,390	-37.34	4,653	8,676	19

1993

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BUSINESS CLASSIFICATION										
NOT SPECIFIED	8	0.82	6	0.00	\$13,762	\$82,569	165.41	135	4,692	5
SUBCONTRACTOR	35	2.86	21	-4.55	\$5,840	\$122,638	-75.12	2,301	5,498	15
MANUFACTURER	1,508	55.93	410	-0.24	\$39,061	\$16,015,079	5.24	7,453	13,104	13
WHOLESALE	31	1.64	12	-20.00	\$49,797	\$597,569	7.26	25,051	6,197	23
RETAILER	450	27.97	205	17.14	\$6,101	\$1,250,794	-11.89	1,318	4,756	7
SERVICER REPAIRER	57	4.37	32	-13.51	\$13,887	\$444,395	-53.14	5,168	4,896	9
DISTRIBUTOR	94	6.41	47	30.56	\$51,453	\$2,418,270	541.72	13,132	29,887	14
TOTAL	2,184	100.00	733	4.42	\$28,556	\$20,931,314	4.98	6,082	11,087	11

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
BUSINESS CLASSIFICATION										
NOT SPECIFIED	9	0.85	6	-40.00	\$5,185	\$31,110	53.69	6,092	9,167	40
SUBCONTRACTOR	37	3.13	22	120.00	\$23,470	\$516,349	-7.91	4,407	10,730	22
MANUFACTURER	789	58.55	411	2.49	\$37,117	\$15,255,063	6.47	9,336	15,985	19
WHOLESALE	27	2.14	15	-46.43	\$46,429	\$696,430	-33.29	6,453	12,027	13
RETAILER	307	24.93	175	-27.98	\$6,925	\$1,211,815	143.50	1,467	4,252	8
SERVICER REPAIRER	62	5.27	37	-17.78	\$29,633	\$1,096,436	510.81	1,746	8,764	13
DISTRIBUTOR	81	5.13	36	-26.53	\$8,018	\$288,643	-29.51	3,220	2,658	12
TOTAL	1,312	100.00	702	10.69	\$27,202	\$19,095,846	20.91	6,417	11,688	16

PRODUCT INDEMNITY ANALYSIS

This section contains a claim data analysis by classification of the product which caused the loss. This section includes a separate Product Indemnity Analysis table for each of the years 1994, 1993, and 1992, as well as an analysis for the years 1985 through 1994 combined. The tables are sorted by category in descending frequency of paid claims. The following tables contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Total Indemnity** - Total indemnity paid by insurance companies for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1994

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
OIL, FUEL, GAS - CO AND DISTRIBUTORS	102	12.02	93		\$1,538	143,074		220	\$2,287	3
ASBESTOS GOODS MFG	126	11.50	89	-4.30	\$2,397	213,369	55.83	9,960	\$657	89
FOOD PRODUCTS - NOT DRY	119	5.94	46	-48.31	\$929	42,756	-61.23	139	\$1,325	5
FOOD PRODUCTS - DRY	91	5.68	44	-4.35	\$746	32,804	-19.79	161	\$1,098	4
RESTAURANTS - SERVE ALCOHOL	120	5.30	41	-6.82	\$2,577	105,669	245.69	873	\$1,407	9
FURNITURE AND FIXTURES	49	4.01	31	-24.39	\$25,064	776,980	872.49	4,595	\$5,887	15
MEAT, FISH, POULTRY, AND SEAFOOD	54	3.10	24	-22.58	\$688	16,516	-97.25	4	\$861	4
MACHINERY PARTS, OR EQUIPMENT- USE, MFG	36	2.58	20	-16.67	\$71,825	1,436,497	10337.13	19,212	\$38,798	27
MEDICAL EQUIPMENT AND INSTRUMENTS	21	2.20	17	-15.00	\$12,849	218,431	-82.11	6,411	\$11,312	11
RESTAURANTS - SERVE NO ALCOHOL	29	2.20	17	0.00	\$1,441	24,501	-88.78	334	\$2,698	7
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	38	2.07	16	-5.88	\$47,401	758,421	3188.94	6,733	\$4,895	11
APPLIANCES AND ACCESSORIES	22	2.07	16	0.00	\$5,456	87,289	-88.49	2,363	\$8,605	8
CONCESSIONAIRES	36	1.94	15	-6.25	\$754	11,314	-86.17	0	\$1,943	3
ELECTRICAL EQUIPMENT	19	1.81	14	-6.67	\$5,944	83,222	688.11	3,586	\$3,876	12
BEVERAGE BOTTLER - NON-ALCOHOLIC	22	1.81	14	0.00	\$1,503	21,037	-74.72	482	\$3,268	7
PLUMBING	13	1.55	12	-14.29	\$2,131	25,569	41.80	64	\$4,529	5
WHEEL AND TIRE MFG	14	1.55	12	0.00	\$4,964	59,573	132.99	1,309	\$10,217	20
GROCERY STORES AND MARKETS	23	1.42	11	-8.33	\$926	10,186	-81.35	108	\$1,591	6
AUTO REPAIR SHOPS	10	1.29	10	-9.09	\$3,546	35,455	282.88	226	\$6,264	5
HEATING AND AIR CONDITIONING	17	1.29	10	0.00	\$47,843	478,434	1249.41	10,043	\$18,469	17
DAIRY PRODUCTS	15	1.16	9	-10.00	\$1,765	15,887	-96.31	641	\$1,417	4
CANDY OR CONFECTIONARY PRODUCTS	11	1.16	9	0.00	\$345	3,103	-80.47	49	\$544	2
FROZEN FOODS	28	1.16	9	0.00	\$3,243	29,186	840.57	111	\$2,436	3
CHEMICAL MFG	123	1.16	9	0.00	\$25,378	228,404	682.58	15,639	\$15,428	17
PLASTIC, RUBBER GOODS - MFG	16	1.16	9	0.00	\$15,192	136,729	-40.14	6,898	\$12,756	10
FARM MACHINERY	15	1.03	8	-11.11	\$113,203	905,626	645.14	23,296	\$22,276	17
CONTRACTORS - NOC	18	0.90	7	-12.50	\$2,526	17,679	-97.77	943	\$4,943	6
CARPENTRY AND FLOOR COVERINGS	10	0.90	7	0.00	\$2,369	16,580	-6.22	1,330	\$3,500	7
ROOFING	10	0.90	7	0.00	\$15,039	105,275	534.95	2,081	\$5,371	24
CONCRETE AND ASPHALT CONSTRUCTION	10	0.78	6	-14.29	\$13,200	79,197	-12.23	6,956	\$5,983	21
DELI, CATERERS, AND CAFETERIAS	11	0.78	6	0.00	\$477	2,863	-96.38	258	\$1,000	4
ANIMAL FEED	10	0.78	6	0.00	\$4,558	27,350	855.29	74	\$5,383	2
COSMETICS	10	0.78	6	0.00	\$1,380	8,278	-69.73	209	\$1,688	10
AMUSEMENT DEVICES	5	0.65	5	-16.67	\$8,040	40,202	482.78	1,058	\$12,900	10
FURS, FABRICS AND OTHER CLOTHING	10	0.52	4	-20.00	\$68,395	273,580	750.64	7,513	\$14,875	29
LUMBER AND WOOD MFG	6	0.52	4	0.00	\$5,052	20,209	-92.61	5,271	\$30,598	29
LADDERS, HOISTS, AND SCAFFOLDS	6	0.52	4	0.00	\$586,515	2,346,058	11508.98	36,960	\$116,250	16
TOOL MFG	18	0.52	4	0.00	\$15,800	63,200	-97.31	12,179	\$20,375	15
METAL GOODS	6	0.52	4	0.00	\$323,694	1,294,775	1948.69	11,977	\$271,881	19
RECREATIONAL VEHICLE MFG	4	0.52	4	0.00	\$93,750	375,000	-71.04	54,895	\$100,000	41
OPTICAL AND HEARING GOODS	4	0.52	4	0.00	\$2,393	9,571	-97.45	3,226	\$1,250	20
CARPET AND FURNITURE CLEANING	3	0.39	3	-25.00	\$845	2,536	-64.67	138	\$4,833	4
WALL AND CEILING INSTALLATION	3	0.39	3	0.00	\$7,908	23,724	835.49	12,958	\$4,167	3
FRUIT OR VEGETABLES	5	0.39	3	0.00	\$203	610	-97.43	10	\$1,000	1

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1994

	ALL CLOSED CLAIMS	PAID CLAIMS		%INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
TEXTILE MFG	4	0.39	3	0.00	\$1,300	3,900	539.34	0	\$1,333	2
LIGHTS, LANTERNS, AND LAMPS	5	0.39	3	0.00	\$76,076	228,228	5752.00	4,876	\$10,867	16
PIPE MFG	4	0.39	3	0.00	\$20,055	60,166	-73.64	16,312	\$7,167	55
GASOLINE STATIONS	7	0.26	2	-33.33	\$93	185	-99.54	0	\$0	1
INSULATION - OTHER THAN ASBESTOS	2	0.26	2	0.00	\$301,000	602,000	325305.41	15,872	\$105,076	21
ALARMS AND DETECTION DEVICES	4	0.26	2	0.00	\$4,928	9,856	-98.36	950	\$950	3
ELECTRIC CABLES, CONDUIT, AND WIRING	3	0.26	2	0.00	\$2,143	4,286	-56.51	0	\$2,750	1
WAX, PAINT, OR VARNISH	9	0.26	2	0.00	\$2,254	4,508	5.18	27	\$2,750	2
GLASS DEALERS AND GLAZIERS	3	0.26	2	0.00	\$7,870	15,739	249.13	0	\$1,900	36
GAS, STEAM, WATER, AND SEWER MAINS	3	0.26	2	0.00	\$2,778	5,556	-64.70	0	\$6,300	12
REFRIGERATION	2	0.26	2	0.00	\$68,396	136,792	2362.06	32,536	\$18,000	59
HARDWARE, HOME IMPROVEMENT STORES	4	0.26	2	0.00	\$1,808	3,616	-97.36	3,230	\$76,000	6
PAPER PRODUCTS	3	0.26	2	0.00	\$153	306	-91.54	0	\$125	2
FERTILIZERS	4	0.26	2	0.00	\$7,850	15,700	5030.72	1,906	\$15,500	4
ADHESIVE AND ABRASIVE GOODS	2	0.26	2	0.00	\$17,224	34,447	119.41	1,966	\$11,000	13
WIRE GOODS	4	0.26	2	0.00	\$185,000	370,000	974.11	17,027	\$57,500	28
BATTERIES	2	0.26	2	0.00	\$2,520	5,040	-98.64	5,158	\$13,450	30
TOYS AND GAMES	2	0.26	2	0.00	\$3,334	6,668	32.30	0	\$2,350	10
SIGN MFG AND INSTALLATION	2	0.26	2	0.00	\$264,754	529,508	7841.03	20,512	\$57,250	20
STORES AND DISTR - NO FOOD OR DRINK	2	0.26	2	0.00	\$7,375	14,750	-97.21	8,471	\$15,000	14
BOTTLE AND JAR MFG	4	0.26	2	0.00	\$518	1,035	-92.98	1,080	\$750	7
SAND OR GRAVEL DIGGING, QUARRIES	2	0.26	2	0.00	\$13,672	27,344	2541.93	198	\$32,500	47
MANUFACTURERS - NOC	5	0.13	1	50.00	\$5,573	5,573	-59.24	0	\$0	3
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.13	1	0.00	\$1,000	1,000	-82.06	9,533	\$25,000	7
CONTRACTOR EQUIPMENT	2	0.13	1	0.00	\$645	645	-35.50	332	\$1,900	6
SHOES, BOOTS, OR SLIPPERS	1	0.13	1	0.00	\$170	170	-73.64	19	\$3,500	4
LAUNDRY SERVICES	3	0.13	1	0.00	\$6,200	6,200	3547.06	0	\$7,500	7
GARDENING EQUIPMENT AND LANDSCAPING	2	0.13	1	0.00	\$4,500	4,500	-27.42	10,600	\$10,000	37
WATER SOFTENING EQUIPMENT	1	0.13	1	0.00	\$220	220	-95.11	0	\$500	1
TV OR RADIO	1	0.13	1	0.00	\$89	89	-59.55	0	\$1,000	1
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.13	1	0.00	\$832	832	834.83	0	\$1,000	0
BUILDING MATERIALS	4	0.13	1	0.00	\$9,000	9,000	981.73	0	\$8,000	16
METAL ERECTION	1	0.13	1	0.00	\$4,500	4,500	-50.00	0	\$3,000	3
DRILLING	1	0.13	1	0.00	\$3,250	3,250	-27.78	9,330	\$10,000	47
BUILDING STRUCTURES	1	0.13	1	0.00	\$375,000	375,000	11438.46	46,655	\$2,000	42
ICE DEALERS AND DISTRIBUTORS	1	0.13	1	0.00	\$36,500	36,500	-90.27	0	\$40,000	16
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.13	1	0.00	\$783	783	-97.85	0	\$480	0
WATER BOTTLING	1	0.13	1	0.00	\$3,949	3,949	404.34	0	\$5,000	0
DOOR AND WINDOWS MFG	3	0.13	1	0.00	\$500	500	-87.34	10,489	\$25,000	22
DRUG AND PHARMACEUTICALS	7	0.13	1	0.00	\$18	18	-96.40	0	\$18	5
EXPLOSIVES OR FIREWORKS MFG	1	0.13	1	0.00	\$630	630	3400.00	3,079	\$5,000	23

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	ALL CLOSED CLAIMS	PAID CLAIMS		%INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	1	0.13	1	0.00	\$4,229	4,229	571.27	21	\$7,000	3
METAL EXTRACTION AND PROCESSING	2	0.13	1	0.00	\$32,000	32,000	656.68	104,141	\$20,000	32
TANK BUILDING	2	0.13	1	0.00	\$22,080	22,080	-31.00	402	\$25,000	29
ENGINE OR TURBINE MFG	1	0.13	1	0.00	\$13,067	13,067	-40.82	0	\$7,500	4
AIRCRAFT OR AIRCRAFT PARTS MFG	2	0.13	1	0.00	\$150,823	150,823	1054.23	66,820	\$25,000	12
BICYCLES	1	0.13	1	0.00	\$1,750	1,750	-98.84	0	\$5,000	12
EXERCISE, SPORTING GOODS AND EQUIP	1	0.13	1	0.00	\$1,000	1,000	-42.86	0	\$5,000	42
PENCIL, PEN, CRAYON OR CHALK MFG	2	0.13	1	0.00	\$40	40	-96.00	0	\$40	0
SWIMMING POOLS	1	0.13	1	0.00	\$845	845	2012.50	0	\$1,900	0
MOTION PICTURES	2	0.13	1	0.00	\$48	48	-94.32	0	\$500	1
MATCH AND CHARCOAL MFG	1	0.13	1	0.00	\$600	600	1150.00	0	\$600	5
GRAIN ELEVATOR OPERATIONS	1	0.13	1	0.00	\$450,000	450,000	74900.00	89,345	\$150,000	59
ANIMAL DEALERS	2	0.13	1	0.00	\$22,500	22,500	-95.00	2,406	\$5,000	8
PIPELINES	1	0.13	1	0.00	\$1,750	1,750	-92.22	1,172	\$500	7
SEED MERCHANT	1	0.13	1	0.00	\$5,750	5,750	228.57	813	\$5,000	3
CLUBS	2	0.13	1	0.00	\$3,200	3,200	-44.35	0	\$1,900	1
VALVES, PUMPS, COMPRESSORS MFG	5	0.00	0							
BOAT OR SHIP BUILDING	1	0.00	0							
ELEVATOR, ESCALATOR, MOVING SIDEWALK	9	0.00	0							
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	1	0.00	0							
BAKERIES AND BAKERY GOODS	10	0.00	0							
NET, ROPE, AND FIBER MFG	1	0.00	0							
SOAP AND DETERGENTS	2	0.00	0							
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.00	0							
VENDING MACHINES MFG	1	0.00	0							
INSTRUMENT MFG	1	0.00	0							
COMMUNICATION, RECORDING SYSTEMS	1	0.00	0							
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	2	0.00	0							
BARBER SUPPLIES AND HAIR PIECES	1	0.00	0							
DISCOUNT STORES	1	0.00	0							
HOBBY, WALLPAPERS, ART STORES	1	0.00	0							
AUTO RENTAL OR LEASING	2	0.00	0							
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00	0							
TOTAL	1,501	100.00	774	5.59	\$17,893	13,849,390	-37.34	4,653	\$8,676	19

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	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
ASBESTOS GOODS MFG	275	7.78	57		\$2,817	160,553		3,729	\$395	19
FOOD PRODUCTS - NOT DRY	246	6.96	51	-10.53	\$1,976	100,800	-29.83	152	\$2,204	5
FOOD PRODUCTS - DRY	71	6.55	48	-5.88	\$4,215	202,336	113.28	46	\$4,599	5
RESTAURANTS - SERVE ALCOHOL	160	5.18	38	-20.83	\$2,236	84,957	-46.96	158	\$897	3
MEAT, FISH, POULTRY, AND SEAFOOD	60	4.37	32	-15.79	\$818	26,173	-63.42	5	\$902	3
GASOLINE STATIONS	34	4.23	31	-3.13	\$1,726	53,503	111.01	55	\$2,161	2
CHEMICAL MFG	191	2.73	20	-35.48	\$48,352	967,036	2701.54	15,137	\$6,283	18
RESTAURANTS - SERVE NO ALCOHOL	48	2.59	19	-5.00	\$874	16,607	-98.19	572	\$1,439	6
SHOES, BOOTS, OR SLIPPERS	27	2.46	18	-5.26	\$1,825	32,858	108.85	928	\$4,392	6
DELI, CATERERS, AND CAFETERIAS	44	2.46	18	0.00	\$861	15,498	-52.83	389	\$1,572	4
BEVERAGE BOTTLER - NON-ALCOHOLIC	34	2.46	18	0.00	\$1,198	21,558	39.10	771	\$1,318	8
CONCRETE AND ASPHALT CONSTRUCTION	26	2.18	16	-11.11	\$23,572	377,149	1868.14	17,627	\$18,169	21
FURNITURE AND FIXTURES	25	2.18	16	0.00	\$15,788	252,607	-33.02	914	\$8,424	18
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	42	1.91	14	-12.50	\$2,502	35,033	-84.15	1,813	\$4,121	11
APPLIANCES AND ACCESSORIES	17	1.77	13	-7.14	\$17,166	223,161	586.00	5,011	\$5,163	8
LAUNDRY SERVICES	20	1.64	12	-7.69	\$2,088	25,055	-87.84	0	\$2,765	2
HEATING AND AIR CONDITIONING	21	1.64	12	0.00	\$88,041	1,056,497	4116.71	6,680	\$15,103	15
CANDY OR CONFECTIONARY PRODUCTS	26	1.64	12	0.00	\$6,255	75,062	-92.90	7	\$9,467	2
PLASTIC, RUBBER GOODS - MFG	22	1.64	12	0.00	\$72,348	868,176	1056.61	15,432	\$46,995	8
ANIMAL FEED	12	1.50	11	-8.33	\$6,495	71,450	-91.02	2,655	\$5,260	17
WHEEL AND TIRE MFG	14	1.50	11	0.00	\$19,483	214,310	199.94	1,686	\$7,526	9
MEDICAL EQUIPMENT AND INSTRUMENTS	11	1.36	10	-9.09	\$18,227	182,265	-6.45	6,685	\$2,131	11
DAIRY PRODUCTS	31	1.36	10	0.00	\$726	7,258	-96.02	5	\$2,063	5
CARPENTRY AND FLOOR COVERINGS	15	1.23	9	-10.00	\$2,762	24,855	280.50	556	\$3,231	9
ROOFING	16	1.23	9	0.00	\$174,796	1,573,167	6229.38	26,644	\$93,285	25
FRUIT OR VEGETABLES	13	1.23	9	0.00	\$2,059	18,535	-98.82	629	\$3,481	6
FARM MACHINERY	14	1.09	8	-11.11	\$80,207	641,659	3794.61	4,519	\$37,674	7
MACHINERY PARTS, OR EQUIPMENT- USE, MFG	22	1.09	8	0.00	\$209,162	1,673,292	160.78	19,346	\$69,125	26
ELECTRICAL EQUIPMENT	17	1.09	8	0.00	\$390,163	3,121,300	86.54	5,586	\$8,661	5
GROCERY STORES AND MARKETS	12	1.09	8	0.00	\$654	5,229	-99.83	6	\$943	3
DRUG AND PHARMACEUTICALS	313	1.09	8	0.00	\$102	816	-84.39	0	\$0	2
METAL GOODS	12	1.09	8	0.00	\$11,182	89,457	10862.87	3,219	\$10,188	20
AUTO REPAIR SHOPS	8	0.95	7	-12.50	\$7,550	52,847	-32.49	4,937	\$19,571	15
VALVES, PUMPS, COMPRESSORS MFG	8	0.95	7	0.00	\$49,169	344,183	551.28	13,298	\$2,289	7
FROZEN FOODS	16	0.95	7	0.00	\$4,534	31,735	-90.78	7	\$5,173	2
REFRIGERATION	6	0.82	6	-14.29	\$114,851	689,108	2433.35	5,682	\$27,740	13
LUMBER AND WOOD MFG	7	0.82	6	0.00	\$30,395	182,367	-73.54	11,168	\$6,083	18
TOOL MFG	13	0.82	6	0.00	\$8,060	48,361	-73.48	3,498	\$17,833	14
TOYS AND GAMES	8	0.82	6	0.00	\$14,449	86,695	79.27	2,200	\$16,133	15
ELEVATOR, ESCALATOR, MOVING SIDEWALK	7	0.68	5	-16.67	\$87,650	438,250	506.61	39,393	\$12,000	48
DOOR AND WINDOWS MFG	10	0.68	5	0.00	\$204,490	1,022,450	133.30	84,202	\$8,600	44
OIL, FUEL, GAS - CO AND DISTRIBUTORS	5	0.55	4	-20.00	\$32,358	129,430	-84.18	11,162	\$27,000	40
FURS, FABRICS AND OTHER CLOTHING	10	0.55	4	0.00	\$980	3,919	-96.97	64	\$1,520	18

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	ALL CLOSED CLAIMS	PAID CLAIMS		%INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
WAX, PAINT, OR VARNISH	13	0.55	4	0.00	\$9,923	39,690	912.76	0	\$12,313	14
GAS, STEAM, WATER, AND SEWER MAINS	6	0.55	4	0.00	\$4,671	18,684	-52.93	1,811	\$6,675	14
BATTERIES	4	0.55	4	0.00	\$888	3,550	-81.00	1,295	\$5,600	15
RECREATIONAL VEHICLE MFG	7	0.55	4	0.00	\$31,294	125,176	3426.08	15,871	\$26,520	22
MANUFACTURERS - NOC	5	0.41	3	-25.00	\$216,667	650,000	592.36	37,262	\$119,167	30
CONTRACTOR EQUIPMENT	6	0.41	3	0.00	\$59,392	178,175	-72.59	17,593	\$69,167	29
ALARMS AND DETECTION DEVICES	4	0.41	3	0.00	\$21,696	65,087	-63.47	4,449	\$23,033	18
PLUMBING	8	0.41	3	0.00	\$85,355	256,065	293.42	9,386	\$3,500	6
CONCESSIONAIRES	4	0.41	3	0.00	\$627	1,880	-99.27	719	\$5,667	9
PRODUCTS - COMPLETED OPERATIONS - NOC	4	0.27	2	-33.33	\$3,158	6,315	403.86	2,049	\$900	5
ANIMAL BOARDING	3	0.27	2	0.00	\$2,415	4,829	-23.53	70	\$375	3
BOAT OR SHIP BUILDING	3	0.27	2	0.00	\$5,750	11,500	138.14	8,965	\$36,750	8
CARPET AND FURNITURE CLEANING	4	0.27	2	0.00	\$1,461	2,922	-74.59	114	\$250	9
TV OR RADIO	2	0.27	2	0.00	\$184	368	-87.41	0	\$950	2
BUILDING MATERIALS	4	0.27	2	0.00	\$217,500	435,000	118106.52	32,379	\$7,500	20
METAL ERECTION	3	0.27	2	0.00	\$503,425	1,006,850	131.46	216,200	\$510,000	33
FENCES	2	0.27	2	0.00	\$104,688	209,375	-79.20	575	\$2,750	53
BAKERIES AND BAKERY GOODS	5	0.27	2	0.00	\$372	743	-99.65	17	\$200	12
FERTILIZERS	4	0.27	2	0.00	\$3,500	7,000	842.13	5,057	\$20,000	41
LIGHTS, LANTERNS, AND LAMPS	5	0.27	2	0.00	\$263	525	-92.50	52	\$250	2
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	2	0.27	2	0.00	\$25,000	50,000	9423.81	46,978	\$62,500	51
AIRCRAFT OR AIRCRAFT PARTS MFG	6	0.27	2	0.00	\$221,693	443,385	786.77	88,282	\$230,000	52
COSMETICS	4	0.27	2	0.00	\$613	1,225	-99.72	0	\$2,513	9
PIPE MFG	4	0.27	2	0.00	\$626	1,251	2.12	88	\$0	1
DISCOUNT STORES	2	0.27	2	0.00	\$2,875	5,750	359.63	5,645	\$12,750	15
HOBBY, WALLPAPERS, ART STORES	2	0.27	2	0.00	\$8,837	17,674	207.37	166	\$12,563	11
BOTTLE AND JAR MFG	2	0.27	2	0.00	\$497	993	-94.38	0	\$950	3
FIRE EXTINGUISHERS	1	0.14	1	-50.00	\$700	700	40.99	73	\$0	1
ELECTRIC CABLES, CONDUIT, AND WIRING	3	0.14	1	0.00	\$1,152	1,152	64.57	0	\$1,515	4
GLASS DEALERS AND GLAZIERS	4	0.14	1	0.00	\$250	250	78.30	0	\$500	2
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.14	1	0.00	\$3,500	3,500	1300.00	3,497	\$900	6
DRILLING	1	0.14	1	0.00	\$12,000	12,000	242.86	3,489	\$7,500	36
HONEY, MOLASSES, AND SYRUPS	1	0.14	1	0.00	\$2,750	2,750	77.08	4,000	\$10,000	45
ALCOHOL, LIQUOR MFG, DISTR, STORES	5	0.14	1	0.00	\$538	538	-80.44	0	\$500	27
TENTS AND CANOPIES	2	0.14	1	0.00	\$2,930	2,930	444.61	0	\$3,000	1
TEXTILE MFG	1	0.14	1	0.00	\$75	75	-97.44	0	\$400	3
PAPER PRODUCTS	5	0.14	1	0.00	\$12,000	12,000	15900.00	3,673	\$8,000	34
BOXES AND COMPOSITION GOODS	1	0.14	1	0.00	\$10,337	10,337	-13.86	54,211	\$5,000	48
SOAP AND DETERGENTS	1	0.14	1	0.00	\$178	178	-98.28	0	\$250	0
INK AND DYES	1	0.14	1	0.00	\$150,000	150,000	84169.66	68,089	\$25,000	20
METAL EXTRACTION AND PROCESSING	2	0.14	1	0.00	\$2,000	2,000	-98.67	0	\$1,000	2
WIRE GOODS	1	0.14	1	0.00	\$345	345	-82.75	345	\$0	2

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	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
AEROSOL CONTAINERS	1	0.14	1	0.00	\$10,500	10,500	2943.48	4,791	\$25,000	13
CUTLERY, RAZORS, AND FLATWARE	2	0.14	1	0.00	\$2,818	2,818	-73.16	0	\$500	8
TANK BUILDING	2	0.14	1	0.00	\$400,000	400,000	14094.46	133,323	\$40,000	41
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.14	1	0.00	\$900,000	900,000	125.00	36,999	\$5,000	36
VENDING MACHINES MFG	1	0.14	1	0.00	\$656	656	-99.93	0	\$500	3
INSTRUMENT MFG	2	0.14	1	0.00	\$38,000	38,000	5692.68	9,195	\$150,000	6
MOBILE HOME MFG	1	0.14	1	0.00	\$200,000	200,000	426.32	18,816	\$15,000	30
OPTICAL AND HEARING GOODS	1	0.14	1	0.00	\$248	248	-99.88	0	\$250	1
EXERCISE, SPORTING GOODS AND EQUIP	1	0.14	1	0.00	\$7,500	7,500	2924.19	1,879	\$7,500	9
SIGN MFG AND INSTALLATION	2	0.14	1	0.00	\$287,775	287,775	3737.00	23,131	\$0	60
MATCH AND CHARCOAL MFG	1	0.14	1	0.00	\$400	400	-99.86	0	\$1,000	1
GRAIN ELEVATOR OPERATIONS	1	0.14	1	0.00	\$10,000	10,000	2400.00	1,560	\$5,000	45
ANIMAL DEALERS	1	0.14	1	0.00	\$82,743	82,743	727.43	207,450	\$25,000	114
LEATHER GOODS	1	0.14	1	0.00	\$350	350	-99.58	0	\$0	2
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.00	0							
INSULATION - OTHER THAN ASBESTOS	1	0.00	0							
BOATS - USE	3	0.00	0							
JUNK AND SCRAP DEALERS	1	0.00	0							
GARDENING EQUIPMENT AND LANDSCAPING	1	0.00	0							
BUILDING STRUCTURES	2	0.00	0							
WATER AND FIRE PROOFING	1	0.00	0							
ICE DEALERS AND DISTRIBUTORS	1	0.00	0							
BABY FOOD	2	0.00	0							
WATER BOTTLING	1	0.00	0							
NET, ROPE, AND FIBER MFG	1	0.00	0							
LADDERS, HOISTS, AND SCAFFOLDS	1	0.00	0							
HARDWARE, HOME IMPROVEMENT STORES	4	0.00	0							
ADHESIVE AND ABRASIVE GOODS	2	0.00	0							
BICYCLES	2	0.00	0							
SWIMMING POOLS	3	0.00	0							
MOTION PICTURES	1	0.00	0							
PIPELINES	1	0.00	0							
TOTAL	2,184	100.00	733	4.42	\$28,556	20,931,314	4.98	6,082	\$11,087	11

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		%INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
FOOD PRODUCTS - NOT DRY	125	5.41	38		\$643	24,440		44	\$515	5
FURNITURE AND FIXTURES	54	5.41	38	0.00	\$42,039	1,597,473	6436.31	6,684	\$7,390	21
RESTAURANTS - SERVE ALCOHOL	54	4.84	34	-10.53	\$1,047	35,598	-97.51	106	\$1,825	9
ASBESTOS GOODS MFG	58	4.42	31	-8.82	\$2,056	63,742	96.39	1,994	\$3,171	70
DELI, CATERERS, AND CAFETERIAS	35	4.27	30	-3.23	\$880	26,412	-57.18	0	\$1,300	4
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	71	4.13	29	-3.33	\$1,517	43,989	72.29	2,793	\$8,966	19
TOOL MFG	36	3.56	25	-13.79	\$41,831	1,045,771	2657.72	10,752	\$8,727	14
MEAT, FISH, POULTRY, AND SEAFOOD	48	3.42	24	-4.00	\$2,271	54,493	-94.57	86	\$1,037	5
CANDY OR CONFECTIONARY PRODUCTS	42	3.28	23	-4.17	\$593	13,636	-73.89	85	\$1,451	3
FOOD PRODUCTS - DRY	40	2.99	21	-8.70	\$554	11,632	-6.57	30	\$1,046	5
AUTO REPAIR SHOPS	20	2.71	19	-9.52	\$3,865	73,438	597.80	836	\$6,195	11
HEATING AND AIR CONDITIONING	25	2.42	17	-10.53	\$153,212	2,604,610	3863.94	37,982	\$87,596	29
GASOLINE STATIONS	19	2.28	16	-5.88	\$638	10,203	-99.58	49	\$1,594	6
FRUIT OR VEGETABLES	23	2.28	16	0.00	\$1,771	28,339	177.75	605	\$1,298	8
ELECTRICAL EQUIPMENT	27	2.14	15	-6.25	\$12,025	180,369	578.90	10,083	\$10,380	31
DAIRY PRODUCTS	28	2.14	15	0.00	\$943	14,140	-92.16	0	\$1,617	2
RESTAURANTS - SERVE NO ALCOHOL	45	2.14	15	0.00	\$878	13,164	-6.90	292	\$2,317	4
CHEMICAL MFG	24	2.14	15	0.00	\$6,695	100,432	662.93	1,851	\$20,265	9
MACHINERY PARTS, OR EQUIPMENT USE, MFG	34	1.71	12	-20.00	\$198,208	2,378,500	2860.34	25,429	\$111,042	36
BEVERAGE BOTTLER - NON-ALCOHOLIC	22	1.42	10	-16.67	\$277	2,767	-99.86	0	\$640	1
MEDICAL EQUIPMENT AND INSTRUMENTS	13	1.28	9	-10.00	\$14,920	134,281	5292.16	16,838	\$7,133	25
CONCRETE AND ASPHALT CONSTRUCTION	15	1.14	8	-11.11	\$2,023	16,182	-86.44	955	\$6,438	15
APPLIANCES AND ACCESSORIES	13	1.14	8	0.00	\$70,816	566,530	3400.99	19,775	\$15,350	24
ROOFING	18	1.14	8	0.00	\$108,754	870,033	53.57	10,966	\$14,559	38
BAKERIES AND BAKERY GOODS	17	1.14	8	0.00	\$1,790	14,321	-98.35	0	\$1,496	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	9	1.00	7	-12.50	\$14,396	100,774	704.21	9,344	\$16,500	18
FURS, FABRICS AND OTHER CLOTHING	9	1.00	7	0.00	\$125,236	876,653	769.92	34,604	\$68,449	13
WAX, PAINT, OR VARNISH	17	1.00	7	0.00	\$6,430	45,008	-94.87	9,680	\$5,964	11
WHEEL AND TIRE MFG	9	1.00	7	0.00	\$618	4,324	-90.39	0	\$2,234	2
SHOES, BOOTS, OR SLIPPERS	10	0.85	6	-14.29	\$10,450	62,700	1591.72	4,080	\$16,350	18
CARPENTRY AND FLOOR COVERINGS	9	0.85	6	0.00	\$6,323	37,936	-39.50	1,741	\$3,513	17
FROZEN FOODS	15	0.85	6	0.00	\$939	5,633	-85.15	0	\$542	3
METAL GOODS	7	0.85	6	0.00	\$7,004	42,025	646.05	4,693	\$2,300	11
BOTTLE AND JAR MFG	11	0.85	6	0.00	\$756	4,538	-89.20	158	\$717	3
VALVES, PUMPS, COMPRESSORS MFG	7	0.71	5	-16.67	\$121,017	605,086	15900.51	8,985	\$106,140	20
ELEVATOR, ESCALATOR, MOVING SIDEWALK	13	0.71	5	0.00	\$247,900	1,239,500	104.85	33,519	\$5,000	49
FARM MACHINERY	7	0.71	5	0.00	\$30,254	151,268	-87.80	19,082	\$11,690	29
PLUMBING	13	0.71	5	0.00	\$1,655	8,273	-94.53	145	\$4,003	4
DRILLING	5	0.71	5	0.00	\$29,000	145,000	1652.69	11,576	\$31,520	17
ALCOHOL, LIQUOR - MFG, DISTR, STORES	10	0.71	5	0.00	\$403	2,016	-98.61	19	\$1,630	3
WIRE GOODS	7	0.71	5	0.00	\$95,000	475,000	23461.51	34,559	\$38,200	46
COSMETICS	5	0.71	5	0.00	\$920	4,599	-99.03	3	\$3,500	8

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		%INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
STORES AND DISTR - NO FOOD OR DRINK	11	0.71	5	0.00	\$14,257	71,284	1449.99	4,215	\$4,030	14
PLASTIC, RUBBER GOODS - MFG	11	0.71	5	0.00	\$46,235	231,173	224.30	3,104	\$55,020	16
CARPET AND FURNITURE CLEANING	4	0.57	4	-20.00	\$1,725	6,898	-96.27	103	\$2,200	2
ALARMS AND DETECTION DEVICES	8	0.57	4	0.00	\$103,800	415,200	5919.14	87,589	\$38,875	16
WATER SOFTENING EQUIPMENT	7	0.57	4	0.00	\$2,385	9,539	-97.70	162	\$1,429	4
CONCESSIONAIRES	5	0.57	4	0.00	\$806	3,223	-66.21	298	\$250	4
LUMBER AND WOOD MFG	7	0.57	4	0.00	\$388,373	1,553,490	48100.12	61,833	\$61,419	36
DOOR AND WINDOWS MFG	12	0.57	4	0.00	\$2,419	9,674	-99.38	2,130	\$7,225	20
TOYS AND GAMES	6	0.57	4	0.00	\$2,922	11,686	20.80	555	\$1,250	17
OFFICE MACHINES, COMPUTERS - OTHER	3	0.43	3	-25.00	\$160,463	481,389	5392.49	6,273	\$13,500	10
INSULATION - OTHER THAN ASBESTOS	3	0.43	3	0.00	\$1,290	3,871	-99.20	50	\$2,205	2
BOATS - USE	3	0.43	3	0.00	\$764	2,292	-40.79	134	\$967	2
TOBACCO PRODUCTS	3	0.43	3	0.00	\$1,704	5,112	123.04	43	\$2,533	2
GAS, STEAM, WATER, AND SEWER MAINS	4	0.43	3	0.00	\$8,896	26,687	422.05	1,472	\$1,150	15
ANIMAL FEED	10	0.43	3	0.00	\$4,965	14,894	-44.19	1,215	\$4,500	4
HARDWARE, HOME IMPROVEMENT STORES	6	0.43	3	0.00	\$3,833	11,500	-22.79	2,934	\$7,833	11
FERTILIZERS	4	0.43	3	0.00	\$4,502	13,507	17.45	154	\$3,067	3
COMMUNICATION, RECORDING SYSTEMS	3	0.43	3	0.00	\$882	2,647	-80.40	0	\$2,833	3
MANUFACTURERS - NOC	3	0.28	2	-33.33	\$57,125	114,250	6374.31	22,250	\$30,000	23
CONTRACTOR EQUIPMENT	4	0.28	2	0.00	\$302,700	605,400	429.89	22,959	\$42,500	29
GLASS DEALERS AND GLAZIERS	3	0.28	2	0.00	\$49,000	98,000	-83.81	12,440	\$1,950	21
WALL AND CEILING INSTALLATION	2	0.28	2	0.00	\$11,703	23,405	-76.12	71	\$450	14
REFRIGERATION	3	0.28	2	0.00	\$175,130	350,260	1396.52	25,250	\$25,750	47
BUILDING MATERIALS	4	0.28	2	0.00	\$79,750	159,500	-54.46	17,608	\$41,250	52
METAL ERECTION	5	0.28	2	0.00	\$23,275	46,550	-70.82	6,764	\$8,500	19
GROCERY STORES AND MARKETS	6	0.28	2	0.00	\$1,129	2,258	-95.15	354	\$1,250	12
LADDERS, HOISTS, AND SCAFFOLDS	2	0.28	2	0.00	\$38,750	77,500	3332.24	11,356	\$12,500	36
PAPER PRODUCTS	2	0.28	2	0.00	\$6,789	13,578	-82.48	386	\$7,500	4
DRUG AND PHARMACEUTICALS	3	0.28	2	0.00	\$11,250	22,500	65.71	29,885	\$8,750	62
ADHESIVE AND ABRASIVE GOODS	2	0.28	2	0.00	\$1,623	3,246	-85.57	0	\$1,623	7
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	0.28	2	0.00	\$25,000	50,000	1440.36	28,420	\$13,750	15
LIGHTS, LANTERNS, AND LAMPS	6	0.28	2	0.00	\$3,000	6,000	-88.00	0	\$8,000	12
AUTO, BUS, TRUCK MFG AND ASSEMBLING	3	0.28	2	0.00	\$193,050	386,100	6335.00	5,424	\$25,750	15
EXERCISE, SPORTING GOODS AND EQUIP	3	0.28	2	0.00	\$35,625	71,250	-81.55	24,209	\$1,625	36
PUTTY PRODUCTS	2	0.28	2	0.00	\$746	1,492	-97.91	0	\$950	11
ANIMAL DEALERS	3	0.28	2	0.00	\$1,707	3,414	128.82	783	\$5,250	26
DISCOUNT STORES	2	0.28	2	0.00	\$670	1,340	-60.75	10	\$420	6
PRODUCTS - COMPLETED OPERATIONS - NOC	1	0.14	1	-50.00	\$17,500	17,500	2511.94	39,969	\$10,000	44
ANIMAL BOARDING	1	0.14	1	0.00	\$500	500	-97.14	0	\$0	10
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	5	0.14	1	0.00	\$1,000	1,000	100.00	6,327	\$6,000	51
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.14	1	0.00	\$20,000	20,000	1900.00	65,177	\$30,000	37

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		%INCREASE FROM PRIOR YR	INDEMNITY PAID	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:										
FENCES	1	0.14	1	0.00	\$175,000	175,000	775.00	11,476	\$5,000	14
CROP SPRAYING AND PESTICIDES	1	0.14	1	0.00	\$1,515	1,515	-99.13	181	\$1,750	10
TEXTILE MFG	3	0.14	1	0.00	\$300	300	-80.20	0	\$0	0
SOAP AND DETERGENTS	3	0.14	1	0.00	\$275	275	-8.33	0	\$85	2
METAL EXTRACTION AND PROCESSING	1	0.14	1	0.00	\$55,000	55,000	19900.00	51,024	\$25,000	24
CUTLERY, RAZORS, AND FLATWARE	1	0.14	1	0.00	\$270	270	-99.51	0	\$750	3
TANK BUILDING	2	0.14	1	0.00	\$609	609	125.56	0	\$1,900	2
BEARING MFG	1	0.14	1	0.00	\$9,961	9,961	1535.63	0	\$9,000	2
RECREATIONAL VEHICLE MFG	2	0.14	1	0.00	\$13,000	13,000	30.51	0	\$3,500	12
PENCIL, PEN, CRAYON OR CHALK MFG	5	0.14	1	0.00	\$29	29	-99.78	0	\$100	0
SIGN MFG AND INSTALLATION	2	0.14	1	0.00	\$1,000	1,000	3348.28	0	\$500	9
SWIMMING POOLS	2	0.14	1	0.00	\$120,000	120,000	11900.00	10,000	\$5,000	18
IRRIGATION EQUIPMENT	1	0.14	1	0.00	\$34,950	34,950	-70.88	0	\$32,650	26
UNKNOWN GROUP AND PRODUCT CODE	3	0.00	0							
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.00	0							
LAUNDRY SERVICES	3	0.00	0							
AMUSEMENT DEVICES	1	0.00	0							
FIRE EXTINGUISHERS	2	0.00	0							
ELECTRIC CABLES, CONDUIT, AND WIRING	3	0.00	0							
GARDENING EQUIPMENT AND LANDSCAPING	2	0.00	0							
BUILDING STRUCTURES	3	0.00	0							
WATER BOTTLING	1	0.00	0							
BOXES AND COMPOSITION GOODS	2	0.00	0							
AEROSOL CONTAINERS	2	0.00	0							
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.00	0							
VENDING MACHINES MFG	3	0.00	0							
BATTERIES	1	0.00	0							
BICYCLES	2	0.00	0							
JEWELRY AND WATCHES	1	0.00	0							
PIPE MFG	2	0.00	0							
MATCH AND CHARCOAL MFG	1	0.00	0							
PIPELINES	1	0.00	0							
SEED MERCHANT	4	0.00	0							
TOTAL	1,312	100.00	702	10.69	\$27,202	19,095,846	20.91	6,417	\$11,688	16

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1985 THRU 1994 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	TOTAL INDEMNITY	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	NUMBER	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
ASBESTOS GOODS MFG	2,408	8.95	830	\$10,716	8,894,524	\$10,182	\$2,827	48
DRUG AND PHARMACEUTICALS	998	4.88	452	\$5,752	2,600,081	\$2,309	\$6,073	19
MEAT, FISH, POULTRY, AND SEAFOOD	610	3.69	342	\$3,024	1,034,321	\$490	\$2,339	5
OIL, FUEL, GAS - CO AND DISTRIBUTORS	434	3.56	330	\$16,195	5,344,471	\$3,444	\$4,702	6
BAKERIES AND BAKERY GOODS	523	3.33	309	\$2,513	776,536	\$890	\$1,622	7
FURNITURE AND FIXTURES	475	3.19	296	\$21,099	6,245,245	\$7,962	\$6,132	14
FOOD PRODUCTS - NOT DRY	777	3.02	280	\$1,227	343,563	\$120	\$1,257	5
FOOD PRODUCTS - DRY	454	2.91	270	\$2,099	566,799	\$101	\$1,818	5
DISCONTINUED OPERATIONS	409	2.77	257	\$4,497	1,155,653	\$3,139	\$2,885	7
RESTAURANTS - SERVE ALCOHOL	529	2.76	256	\$1,261	322,931	\$182	\$1,219	9
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	393	2.31	214	\$48,487	10,376,121	\$10,254	\$25,965	28
CHEMICAL MFG	747	2.28	211	\$16,314	3,442,326	\$6,625	\$8,486	11
GASOLINE STATIONS	247	2.15	199	\$1,475	293,582	\$42	\$1,732	2
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	435	2.03	188	\$15,358	2,887,324	\$4,635	\$6,328	13
SHOES, BOOTS, OR SLIPPERS	326	1.90	176	\$3,242	570,529	\$824	\$3,768	12
RESTAURANTS - SERVE NO ALCOHOL	345	1.88	174	\$1,034	179,864	\$254	\$1,672	5
FRUIT OR VEGETABLES	287	1.60	148	\$1,299	192,266	\$268	\$1,083	4
HEATING AND AIR CONDITIONING	250	1.54	143	\$47,286	6,761,834	\$12,529	\$24,466	18
UNKNOWN GROUP AND PRODUCT CODE	208	1.46	135	\$19,758	2,667,275	\$11,732	\$3,378	22
DELI, CATERERS, AND CAFETERIAS	216	1.45	134	\$1,341	179,649	\$305	\$3,447	4
APPLIANCES AND ACCESSORIES	213	1.39	129	\$12,689	1,636,916	\$4,099	\$5,643	13
BEVERAGE BOTTLER - NON- ALCOHOLIC	205	1.38	128	\$1,158	148,248	\$293	\$1,989	8
AUTO REPAIR SHOPS	152	1.32	122	\$2,352	286,954	\$2,115	\$5,595	6
TANK BUILDING	144	1.31	121	\$11,388	1,377,992	\$5,091	\$5,734	5
ELECTRICAL EQUIPMENT	241	1.26	117	\$51,299	6,001,941	\$8,806	\$16,754	24
GROCERY STORES AND MARKETS	267	1.26	117	\$760	88,933	\$25	\$1,122	4
CANDY OR CONFECTIONARY PRODUCTS	198	1.21	112	\$1,519	170,099	\$199	\$2,092	6
DAIRY PRODUCTS	204	1.18	109	\$1,269	138,358	\$1,907	\$1,231	5
WHEEL AND TIRE MFG	190	1.06	98	\$12,252	1,200,679	\$3,520	\$7,984	11
ROOFING	144	1.04	96	\$38,448	3,690,990	\$12,159	\$16,655	20
MEDICAL EQUIPMENT AND INSTRUMENTS	152	1.00	93	\$43,201	4,017,647	\$17,959	\$11,823	19
CARPENTRY AND FLOOR COVERINGS	144	0.91	84	\$6,190	519,972	\$1,617	\$4,917	11
FROZEN FOODS	171	0.91	84	\$1,395	117,197	\$243	\$1,480	5
DISCOUNT STORES	156	0.91	84	\$6,828	573,585	\$3,396	\$11,392	14
PLUMBING	130	0.86	80	\$5,696	455,706	\$714	\$3,928	7
WAX, PAINT, OR VARNISH	173	0.85	79	\$10,242	809,146	\$39,701	\$8,124	15

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1985 THRU 1994 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	TOTAL INDEMNITY	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	NUMBER	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
BATTERIES	97	0.82	76	\$5,633	428,082	\$3,077	\$4,222	9
CONCRETE AND ASPHALT CONSTRUCTION	230	0.81	75	\$14,937	1,120,246	\$9,799	\$12,465	21
ANIMAL FEED	121	0.81	75	\$29,015	2,176,158	\$3,384	\$6,234	10
TOOL MFG	134	0.79	73	\$30,903	2,255,949	\$6,914	\$10,832	14
BOLTS, NUTS, NAILS, TACKS, SCREWS	119	0.76	70	\$56,650	3,965,490	\$7,909	\$22,532	22
FARM MACHINERY	116	0.73	68	\$67,864	4,614,781	\$12,655	\$18,087	21
FURS, FABRICS AND OTHER CLOTHING	112	0.72	67	\$29,099	1,949,606	\$7,935	\$20,376	18
VENDING MACHINES MFG	123	0.72	67	\$34,965	2,342,688	\$13,513	\$16,643	25
MANUFACTURERS - NOC	91	0.69	64	\$34,698	2,220,690	\$8,997	\$17,331	22
BOTTLE AND JAR MFG	88	0.61	57	\$7,575	431,786	\$2,170	\$8,227	13
INK AND DYES	89	0.59	55	\$20,505	1,127,767	\$11,802	\$7,075	23
ALCOHOL, LIQUOR - MFG, DISTR, STORES	88	0.58	54	\$1,291	69,735	\$473	\$1,998	9
FERTILIZERS	70	0.57	53	\$4,073	215,844	\$1,086	\$4,206	7
CROP SPRAYING AND PESTICIDES	69	0.55	51	\$3,276	167,101	\$243	\$3,030	5
VALVES, PUMPS, COMPRESSORS MFG	78	0.54	50	\$27,947	1,397,372	\$7,458	\$22,684	19
PLASTIC, RUBBER GOODS - MFG	97	0.54	50	\$32,494	1,624,685	\$5,860	\$28,009	10
LUMBER AND WOOD MFG	75	0.43	40	\$60,904	2,436,156	\$19,684	\$15,584	21
REFRIGERATION	58	0.42	39	\$35,343	1,378,380	\$6,488	\$9,849	20
DOOR AND WINDOWS MFG	69	0.41	38	\$33,439	1,270,677	\$13,871	\$6,897	22
METAL GOODS	62	0.41	38	\$58,896	2,238,035	\$7,124	\$44,945	18
INSULATION - OTHER THAN ASBESTOS	62	0.40	37	\$75,222	2,783,202	\$20,264	\$11,173	10
ALARMS AND DETECTION DEVICES	56	0.40	37	\$47,608	1,761,491	\$22,224	\$24,306	15
HARDWARE, HOME IMPROVEMENT STORES	90	0.40	37	\$14,632	541,390	\$64,066	\$14,812	18
EXERCISE, SPORTING GOODS AND EQUIP	60	0.39	36	\$11,350	408,613	\$4,995	\$5,538	21
WIRE GOODS	65	0.36	33	\$71,418	2,356,783	\$15,512	\$46,982	28
CANS, DRUMS, AND METAL CONTAINERS	39	0.35	32	\$5,837	186,773	\$910	\$7,105	27
ELEVATOR, ESCALATOR, MOVING SIDEWALK	118	0.33	31	\$65,177	2,020,482	\$16,307	\$7,299	30
RECREATIONAL VEHICLE MFG	48	0.32	30	\$66,171	1,985,134	\$20,738	\$39,161	26
COSMETICS	53	0.31	29	\$2,580	74,834	\$216	\$2,443	9
CONCESSIONAIRES	55	0.29	27	\$1,710	46,176	\$125	\$2,228	4
MINING AND DREDGING	54	0.28	26	\$14,649	380,881	\$7,619	\$12,619	25
GLASS DEALERS AND GLAZIERS	39	0.27	25	\$16,930	423,245	\$3,427	\$6,730	13
GAS, STEAM, WATER, AND SEWER MAINS	32	0.25	23	\$5,405	124,324	\$2,045	\$5,500	20
TOYS AND GAMES	35	0.24	22	\$9,534	209,744	\$2,485	\$8,041	29
ELECTRIC CABLES, CONDUIT, AND WIRING	41	0.22	20	\$4,453	89,055	\$195	\$3,113	8
WATER SOFTENING EQUIPMENT	28	0.22	20	\$27,058	541,162	\$7,815	\$3,163	8

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1985 THRU 1994 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	TOTAL INDEMNITY	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	NUMBER	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
BUILDING MATERIALS	51	0.22	20	\$32,771	655,428	\$5,961	\$7,819	25
LADDERS, HOISTS, AND SCAFFOLDS	49	0.22	20	\$132,230	2,644,595	\$15,673	\$35,589	23
LIGHTS, LANTERNS, AND LAMPS	41	0.22	20	\$17,230	344,608	\$3,643	\$3,936	14
PRODUCTS - COMPLETED OPERATIONS - NOC	41	0.20	19	\$24,834	471,839	\$9,608	\$6,042	26
CONTRACTORS - NOC	42	0.19	18	\$9,626	173,269	\$3,023	\$5,528	16
CARPET AND FURNITURE CLEANING	24	0.19	18	\$4,757	85,618	\$3,627	\$8,628	4
MASONRY, PLASTERING, MARBLE, OR TILE	27	0.19	18	\$30,500	548,999	\$9,853	\$14,744	12
ADHESIVE AND ABRASIVE GOODS	33	0.18	17	\$8,290	140,924	\$3,684	\$8,529	24
BICYCLES	37	0.17	16	\$4,657	74,504	\$1,327	\$2,331	22
OPTICAL AND HEARING GOODS	21	0.17	16	\$26,872	429,958	\$4,460	\$4,599	18
OFFICE MACHINES, COMPUTERS - OTHER	20	0.16	15	\$38,383	575,745	\$80,620	\$29,600	15
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	31	0.16	15	\$3,824	57,357	\$5,528	\$8,843	18
METAL ERECTION	30	0.16	15	\$71,868	1,078,027	\$31,539	\$74,203	14
AEROSOL CONTAINERS	24	0.16	15	\$4,219	63,291	\$1,176	\$2,860	10
STORES AND DISTR - NO FOOD OR DRINK	39	0.16	15	\$29,128	436,916	\$6,600	\$3,917	15
LAUNDRY SERVICES	28	0.15	14	\$2,447	34,255	\$0	\$3,477	2
CONTRACTOR EQUIPMENT	24	0.14	13	\$82,673	1,074,750	\$14,728	\$33,085	24
PAPER PRODUCTS	21	0.13	12	\$8,743	104,913	\$4,965	\$5,479	12
SOAP AND DETERGENTS	22	0.13	12	\$747	8,962	\$965	\$2,695	6
BOATS - USE	15	0.12	11	\$28,896	317,861	\$1,989	\$7,577	9
METAL EXTRACTION AND PROCESSING	19	0.12	11	\$79,139	870,534	\$19,763	\$46,455	11
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	27	0.12	11	\$125,826	1,384,083	\$33,666	\$23,241	34
PIPE MFG	27	0.12	11	\$8,681	95,489	\$4,602	\$4,527	22
FIREARMS, AMMUNITION - MFG AND REPAIR	14	0.11	10	\$51,843	518,433	\$13,948	\$24,150	35
DRILLING	11	0.11	10	\$48,982	489,822	\$12,707	\$41,410	22
WATER AND FIRE PROOFING	11	0.11	10	\$13,416	134,155	\$2,822	\$3,600	26
TEXTILE MFG	13	0.11	10	\$6,182	61,816	\$960	\$3,373	4
COMMUNICATION, RECORDING SYSTEMS	20	0.11	10	\$36,079	360,794	\$240	\$24,500	10
BOAT OR SHIP BUILDING	17	0.10	9	\$39,781	358,032	\$10,956	\$17,500	10
ANIMAL DEALERS	22	0.10	9	\$13,531	121,779	\$24,700	\$6,000	27
RAILROAD AND TRAIN MFG	11	0.09	8	\$9,586	76,687	\$8,200	\$12,438	28
TV OR RADIO	13	0.09	8	\$4,995	39,963	\$3,626	\$6,811	12
ENGINE OR TURBINE MFG	13	0.09	8	\$247,076	1,976,604	\$30,518	\$6,531	32
SIGN MFG AND INSTALLATION	14	0.09	8	\$103,729	829,833	\$9,641	\$15,194	21
GRAIN ELEVATOR OPERATIONS	15	0.09	8	\$97,416	779,326	\$25,349	\$51,150	38
PACKAGING AND PACKING	13	0.09	8	\$2,070	16,561	\$828	\$3,523	13

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1985 THRU 1994 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	TOTAL INDEMNITY	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	NUMBER	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
GARDENING EQUIPMENT AND LANDSCAPING	15	0.08	7	\$1,851	12,957	\$9,676	\$8,200	18
PREFABRICATED BUILDING MFG	14	0.08	7	\$160,695	1,124,868	\$31,610	\$49,214	55
BABY FOOD	16	0.08	7	\$431	3,020	\$0	\$643	4
SWIMMING POOLS	15	0.08	7	\$36,447	255,128	\$19,307	\$9,071	22
ANIMAL BOARDING	9	0.06	6	\$2,668	16,005	\$1,456	\$4,736	6
CONDOMINIUMS	7	0.06	6	\$1,823	10,938	\$14	\$3,167	5
WALL AND CEILING INSTALLATION	10	0.06	6	\$7,976	47,857	\$6,503	\$2,317	7
WATER BOTTLING	11	0.06	6	\$6,375	38,249	\$5,298	\$5,833	12
EXPLOSIVES OR FIREWORKS MFG	6	0.06	6	\$1,972	11,830	\$1,026	\$2,083	12
AMUSEMENT DEVICES	7	0.05	5	\$8,040	40,202	\$1,058	\$12,900	10
BUILDING STRUCTURES	28	0.05	5	\$92,623	463,116	\$13,885	\$6,000	42
TENTS AND CANOPIES	6	0.05	5	\$299,442	1,497,208	\$3,375	\$3,134	26
BOXES AND COMPOSITION GOODS	11	0.05	5	\$4,907	24,534	\$12,752	\$5,010	27
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	7	0.05	5	\$16,886	84,429	\$13,630	\$15,600	15
CUTLERY, RAZORS, AND FLATWARE	7	0.05	5	\$1,338	6,688	\$4	\$1,350	4
MATCH AND CHARCOAL MFG	15	0.05	5	\$21,740	108,700	\$9,970	\$27,320	23
SHIP REPAIR OR MAINTENANCE	6	0.04	4	\$7,941	31,763	\$3,388	\$5,250	7
TOBACCO PRODUCTS	6	0.04	4	\$1,378	5,512	\$33	\$2,138	3
MOBILE HOME MFG	11	0.04	4	\$66,594	266,375	\$16,017	\$20,000	43
PUTTY PRODUCTS	6	0.04	4	\$131,959	527,837	\$75	\$1,430	8
HOBBY, WALLPAPERS, ART STORES	7	0.04	4	\$5,295	21,178	\$115	\$7,806	9
LEATHER GOODS	6	0.04	4	\$1,718	6,871	\$2,677	\$1,375	25
BOILER, STEAM PIPES	3	0.03	3	\$6,615	19,846	\$3,500	\$21,667	25
FENCES	7	0.03	3	\$128,125	384,375	\$4,209	\$3,500	40
ICE DEALERS AND DISTRIBUTORS	8	0.03	3	\$12,320	36,961	\$0	\$14,267	7
NET, ROPE, AND FIBER MFG	12	0.03	3	\$12,512	37,535	\$3,388	\$35,667	30
AIRCRAFT OR AIRCRAFT PARTS MFG	10	0.03	3	\$198,069	594,208	\$81,128	\$161,667	39
PENCIL, PEN, CRAYON OR CHALK MFG	8	0.03	3	\$94	283	\$0	\$130	0
BARBER SUPPLIES AND HAIR PIECES	8	0.03	3	\$405	1,216	\$0	\$2,033	10
CLAY PRODUCTS	3	0.03	3	\$553	1,659	\$0	\$533	2
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	8	0.02	2	\$64	128	\$0	\$284	1
FIRE EXTINGUISHERS	4	0.02	2	\$373	745	\$37	\$250	4
COFFINS, CASKETS, AND MAUSELEUMS	5	0.02	2	\$4,235	8,470	\$820	\$750	12
SEPTIC TANKS	4	0.02	2	\$3,898	7,796	\$2,238	\$35,000	20
HONEY, MOLASSES, AND SYRUPS	3	0.02	2	\$3,670	7,340	\$2,000	\$5,000	24
BEARING MFG	2	0.02	2	\$49,981	99,961	\$21,230	\$7,000	22

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1985 THRU 1994 - TOTAL

	ALL CLOSED CLAIMS	PAID CLAIMS		INDEMNITY PAID	TOTAL INDEMNITY	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	AVERAGE	NUMBER	AVERAGE	AVERAGE	AVERAGE
PRODUCT GROUP DESCRIPTION:								
INSTRUMENT MFG	5	0.02	2	\$19,008	38,015	\$4,598	\$75,008	3
CLOCK MFG	3	0.02	2	\$1,946	3,892	\$2,189	\$7,500	28
JEWELRY AND WATCHES	5	0.02	2	\$245	489	\$0	\$625	1
BRUSH OR BROOM MFG	3	0.02	2	\$433	866	\$0	\$500	10
MOTION PICTURES	4	0.02	2	\$4,851	9,701	\$0	\$5,129	3
PIPELINES	7	0.02	2	\$1,261	2,521	\$586	\$450	6
SAND OR GRAVEL DIGGING, QUARRIES	2	0.02	2	\$13,672	27,344	\$198	\$32,500	47
UMBRELLAS, CANES, BEACH CHAIRS	1	0.01	1	\$1,800	1,800	\$4,589	\$6,000	13
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01	1	\$86,500	86,500	\$22,393	\$0	38
JUNK AND SCRAP DEALERS	4	0.01	1	\$59,234	59,234	\$3,165	\$18,000	14
BLOOD BANKS	3	0.01	1	\$5,000	5,000	\$100,795	\$15,000	45
PARACHUTE MFG	1	0.01	1	\$100	100	\$0	\$0	3
VAULTS AND LOCKS	1	0.01	1	\$100,000	100,000	\$0	\$500	18
STONE AND GEM CUTTING OR POLISHING	1	0.01	1	\$10,117	10,117	\$0	\$750	1
LABORATORIES	2	0.01	1	\$2,640	2,640	\$0	\$0	9
IRRIGATION EQUIPMENT	1	0.01	1	\$34,950	34,950	\$0	\$32,650	26
FIBERGLASS MFG	3	0.01	1	\$200	200	\$0	\$200	3
GAS TANKS AND FUEL CONTAINERS MFG	2	0.01	1	\$50	50	\$0	\$500	16
SEED MERCHANT	5	0.01	1	\$5,750	5,750	\$813	\$5,000	3
CLUBS	2	0.01	1	\$3,200	3,200	\$0	\$1,900	1
BOAT STORAGE OR MARINAS	2	0.00	0					
COTTON GOODS MFG	2	0.00	0					
FURNITURE OR WOODWORK STRIPPING	1	0.00	0					
GO-LPMOBILES	1	0.00	0					
GRANDSTANDS OR BLEACHERS	1	0.00	0					
HONE, OILSTONE, OR WHETSTONE MFG	1	0.00	0					
WELDING	1	0.00	0					
SNOW AND ICE REMOVAL	1	0.00	0					
AUTO RENTAL OR LEASING	2	0.00	0					
SHOPPING CTR. INDOOR MALLS NOT OCC	1	0.00	0					
TOTAL	18,076	100.00	9,270	\$15,865	147,067,661	\$5,761	\$7,353	15

CLAIM DISPOSITION

In this section data are presented by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. Tables in this section contain:

- **Claims** - Total number of claims closed
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Total Indemnity** - Total indemnity paid by insurance companies for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

The first three tables contain annual summary data for the years 1994, 1993 and 1992. A ten-year summary for the years 1985 through 1994 follows. The tables also summarize the percent increase from the previous year for closed claims and indemnity.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

1994

		CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	PERCENT	AVERAGE	NUMBER	PERCENT	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF DEPENDANT	CLAIM DISPOSITION									
	BEFORE COURT PROCEEDING INITIATED	71.39	519	-27.31	\$0	\$0		\$281	\$1,994	9
	DIRECTED VERDICT FOR DEFENDANT	0.28	2	-71.43	\$0	\$0		\$33,605	\$1,250	50
	JUDGEMENT FOR DEFENDANT	0.83	6	-75.00	\$0	\$0		\$85,839	\$65,333	77
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.14	1	-50.00	\$0	\$0		\$105,553	\$0	65
	ARBITRATION	0.28	2	100.00	\$0	\$0		\$60	\$500	6
	ALL OTHER INCLUDING DISMISSALS	23.38	170	-75.47	\$0	\$0		\$4,751	\$9,496	60
	NOT SPECIFIED	3.71	27	170.00	\$0	\$0		\$6,320	\$2,163	12
	TOTAL	100.00	727	-49.90	\$0	\$0		\$2,493	\$4,269	22
PLAINTIFF	BEFORE COURT PROCEEDING INITIATED	81.91	634	22.16	\$6,350	\$4,025,866	12.02	\$2,355	\$3,785	17
	JUDGEMENT FOR PLAINTIFF	0.52	4	33.33	\$5,270	\$21,079	-91.46	\$6,082	\$2,475	23
	ARBITRATION	0.39	3	0.00	\$58,026	\$174,079	-78.61	\$40,372	\$41,833	16
	ALL OTHER INCLUDING DISMISSALS	14.34	111	-43.37	\$84,588	\$9,389,320	-2.29	\$17,586	\$36,163	31
	NOT SPECIFIED	2.84	22	100.00	\$10,866	\$239,046	696.13	\$487	\$7,570	6
	TOTAL	100.00	774	5.59	\$17,893	\$13,849,390	-37.34	\$4,653	\$8,676	19

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

1993

		CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	PERCENT	AVERAGE	NUMBER	PERCENT	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF	CLAIM DISPOSITION									
DEPENDANT	BEFORE COURT PROCEEDING INITIATED	49.21	714	48.13	\$0	\$0		\$269	\$1,374	5
	DIRECTED VERDICT FOR DEFENDANT	0.48	7	16.67	\$0	\$0		\$8,259	\$5,286	57
	JUDGEMENT FOR DEFENDANT	1.65	24	380.00	\$0	\$0		\$15,961	\$11,458	45
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.14	2	100.00	\$0	\$0		\$13,960	\$2,500	39
	ARBITRATION	0.07	1	0.00	\$0	\$0		\$0	\$750	8
	ALL OTHER INCLUDING DISMISSALS	47.76	693	541.67	\$0	\$0		\$1,868	\$2,142	33
	NOT SPECIFIED	0.69	10	42.86	\$0	\$0		\$5,727	\$8,565	17
	TOTAL	100.00	1,451	137.87	\$0	\$0		\$1,387	\$1,977	20
PLAINTIFF	BEFORE COURT PROCEEDING INITIATED	70.80	519	5.06	\$5,668	\$2,941,922	-33.99	\$907	\$3,705	5
	DIRECTED VERDICT FOR PLAINTIFF	0.14	1	66.67	\$7,000	\$7,000	-94.33	\$45,693	\$0	63
	JUDGEMENT FOR PLAINTIFF	0.41	3	50.00	\$61,673	\$185,019	49.30	\$11,297	\$13,967	31
	ARBITRATION	0.41	3	50.00	\$271,284	\$813,852	3040.77	\$56,975	\$171,833	23
	ALL OTHER INCLUDING DISMISSALS	26.74	196	0.51	\$86,574	\$16,968,508	18.75	\$19,066	\$28,752	26
	NOT SPECIFIED	1.50	11	450.00	\$1,365	\$15,013	94.97	\$40	\$1,011	4
	TOTAL	100.00	733	4.42	\$28,556	\$20,931,314	4.98	\$6,082	\$11,087	11

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

1992

		CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	PERCENT	AVERAGE	NUMBER	PERCENT	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF DEFENDANT	CLAIM DISPOSITION									
	BEFORE COURT PROCEEDING INITIATED	79.02	482	1.47	\$0	\$0		\$235	\$2,990	.6
	DIRECTED VERDICT FOR DEFENDANT	0.98	6	0.00	\$0	\$0		\$97,571	\$91,700	26
	JUDGEMENT FOR DEFENDANT	0.82	5	-16.67	\$0	\$0		\$123,443	\$19,020	35
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.16	1	0.00	\$0	\$0		\$26,607	\$10,000	92
	ARBITRATION	0.16	1	0.00	\$0	\$0		\$5,041	\$1,500	36
	ALL OTHER INCLUDING DISMISSALS	17.70	108	-31.21	\$0	\$0		\$8,642	\$11,618	30
	NOT SPECIFIED	1.15	7	0.00	\$0	\$0		\$22	\$4,214	4
	TOTAL	100.00	610	-6.44	\$0	\$0		\$3,739	\$5,544	11
PLAINTIFF	BEFORE COURT PROCEEDING INITIATED	70.37	494	-11.94	\$8,588	\$4,242,392	132.83	\$956	\$5,382	6
	DIRECTED VERDICT FOR PLAINTIFF	0.43	3	200.00	\$123,417	\$370,250	146.83	\$38,559	\$26,667	44
	JUDGEMENT FOR PLAINTIFF	0.85	6	100.00	\$41,309	\$247,852	-92.31	\$8,177	\$9,158	19
	ARBITRATION	0.28	2	0.00	\$8,638	\$17,275	508.92	\$1,303	\$1,088	19
	ALL OTHER INCLUDING DISMISSALS	27.78	195	-2.99	\$72,906	\$14,216,677	15.32	\$19,815	\$27,734	40
	NOT SPECIFIED	0.28	2	-90.00	\$700	\$1,400	-98.87	\$500	\$500	16
	TOTAL	100.00	702	-10.69	\$27,202	\$19,095,846	20.91	\$6,417	\$11,688	16

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

YEARS 1985 THRU 1994 - TOTAL

		CLAIMS		INDEMNITY	TOTAL INDEMNITY	LOSS EXPENSE	INITIAL RESERVE	# OF MONTHS REPORT TO CLOSE
		PERCENT	NUMBER	AVERAGE	NUMBER	AVERAGE	AVERAGE	AVERAGE
IN FAVOR OF DEFENDANT	CLAIM DISPOSITION							
	BEFORE COURT PROCEEDING INITIATED	62.04	5,463	\$0	\$0	\$736	\$17,013	8
	DIRECTED VERDICT FOR DEFENDANT	0.64	56	\$0	\$0	\$23,933	\$21,168	37
	JUDGEMENT FOR DEFENDANT	1.11	98	\$0	\$0	\$43,062	\$20,416	43
	JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.16	14	\$0	\$0	\$33,607	\$17,950	73
	ARBITRATION	0.14	5	\$0	\$0	\$1,300	\$1,188	16
	ALL OTHER INCLUDING DISMISSALS	34.86	3,070	\$0	\$0	\$4,223	\$7,566	32
	NOT SPECIFIED	1.14	100	\$0	\$0	\$1,992	\$6,210	18
	TOTAL	100.00	8,806	\$0	\$0	\$2,224	\$9,555	16
PLAINTIFF	BEFORE COURT PROCEEDING INITIATED	69.99	6,488	\$4,962	\$30,208,539	\$960	\$3,409	7
	DIRECTED VERDICT FOR PLAINTIFF	0.55	35	\$46,377	\$1,274,579	\$72,189	\$8,909	34
	JUDGEMENT FOR PLAINTIFF	0.77	64	\$125,939	\$5,402,281	\$42,633	\$28,260	29
	JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.28	5	\$181,022	\$875,547	\$54,848	\$21,521	71
	ARBITRATION	0.23	12	\$58,770	\$1,021,295	\$18,705	\$37,226	19
	ALL OTHER INCLUDING DISMISSALS	27.59	2,558	\$48,764	\$105,458,583	\$16,762	\$19,780	35
	NOT SPECIFIED	1.17	108	\$19,531	\$2,826,837	\$22,414	\$18,959	12
	TOTAL	100.00	9,270	\$17,065	\$147,067,661	\$5,777	\$7,857	15

LOCATION OF OCCURRENCE

These tables compare product liability claims by location of occurrence. The four specified locations in this table are home, auto, plant, and office. In the next three annual tables the following claim information is reported :

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Total Indemnity** - Total indemnity paid by insurance companies for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
LOCATION OF OCCURRENCE LOSS EXPERIENCE

1994

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
LOCATION OF OCCURRENCE										
NOT SPECIFIED	3									
HOME	519	34.24	265	-13.96	\$9,278	\$2,458,801	37.59	1,930	4,825	7
AUTO	58	4.01	31	19.23	\$23,454	\$727,076	33.52	3,647	4,559	14
PLANT	318	16.54	128	29.29	\$38,648	\$4,946,942	-13.62	11,901	21,950	70
OFFICE	157	16.67	129	86.96	\$1,730	\$223,214	-42.24	420	2,587	6
MISCELLANEOUS	446	28.55	221	0.45	\$24,857	\$5,493,357	-59.52	6,333	9,739	12
TOTAL	1,501	100.00	774	5.59	\$17,893	\$13,849,390	-37.34	4,653	8,676	19

1993

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
LOCATION OF OCCURRENCE										
NOT SPECIFIED	25	1.50	11	1000.00	\$23,007	\$253,078	-29.21	5,730	12,077	12
HOME	713	42.02	308	21.74	\$6,744	\$2,077,083	-41.29	1,561	3,119	8
AUTO	51	3.55	26	-33.33	\$17,566	\$456,716	-56.15	5,224	3,980	15
PLANT	467	13.51	99	20.73	\$44,744	\$4,429,614	-15.75	10,807	17,406	20
OFFICE	115	9.41	69	-21.59	\$2,996	\$206,714	-83.89	1,304	3,461	4
MISCELLANEOUS	813	30.01	220	-7.95	\$61,400	\$13,508,109	70.56	11,905	22,582	13
TOTAL	2,184	100.00	733	4.42	\$28,556	\$20,931,314	4.98	6,082	11,087	11

1992

	ALL CLOSED CLAIMS	PAID CLAIMS		% INCREASE FROM PRIOR YR	INDEMNITY	TOTAL INDEMNITY	% INCREASE FROM PRIOR YR	LOSS EXPENSE	INITIAL RESERVE	MONTHS FROM REPORT TO CLOSE
	NUMBER	PERCENT	NUMBER	PD CLAIM	AVERAGE	NUMBER	INDEMNITY	AVERAGE	AVERAGE	AVERAGE
LOCATION OF OCCURRENCE										
NOT SPECIFIED	6	0.14	1	75.00	\$32,500	\$32,500	62.81	0	2,000	2
HOME	503	36.04	253	-7.66	\$11,488	\$2,906,343	-30.67	4,144	6,494	10
AUTO	77	5.56	39	-2.50	\$40,059	\$1,562,283	0.90	6,399	12,884	18
PLANT	159	11.68	82	60.78	\$53,109	\$4,354,939	-16.14	11,529	20,061	46
OFFICE	132	12.54	88	-16.19	\$18,592	\$1,636,098	-7.99	2,892	4,077	8
MISCELLANEOUS	435	34.05	239	-23.40	\$35,999	\$8,603,683	83.39	8,396	16,962	14
TOTAL	1,312	100.00	702	-10.69	\$27,202	\$19,095,846	20.91	6,417	11,688	16

PERCENTAGE OF GROWTH & MARKET SHARE ANALYSIS

(Derived from the Page 14 Supplement)

The tables in this section were generated by using the Missouri Page 14 Supplement data filed for companies writing products liability insurance.

The first set of tables combines data for the years 1992, 1993 and 1994 to show the percentage of change in growth for those companies who wrote premium during each of these years. This table is presented by descending order of percent of change in premium for 1993 and 1994.

The second set of tables contain the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio for the past three years. These tables are presented, for each year, by descending order of market share company.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
FIREMANS FUND INSURANCE COMPANY	\$126,551	2548.62	\$4,778	-95.09	\$97,274	84.27
GREAT AMERICAN INSURANCE COMPANY	\$7,411	2230.50	\$318	-13.82	\$369	-76.85
CONTINENTAL CASUALTY COMPANY*	\$192,891	1089.80	\$16,212	-77.67	\$72,618	-39.77
SECURITY NATIONAL INSURANCE COMPANY	\$5,679	912.30	\$561	-2.60	\$576	
OLD REPUBLIC INSURANCE COMPANY	\$1,008,405	436.16	\$188,078	-32.34	\$277,978	31.88
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,762,714	306.45	\$433,689	-76.48	\$1,843,771	-13.84
AMERICAN NATIONAL FIRE INSURANCE CO	\$2,343	302.58	\$582	-35.19	\$898	-63.61
STATE AUTO PROPERTY & CASUALTY INS CO	\$182,175	279.50	\$48,004	11901.00	\$400	
GULF INSURANCE COMPANY	\$7,307	211.60	\$2,345	-24.43	\$3,103	-45.24
LIBERTY MUTUAL FIRE INSURANCE CO	\$848,864	201.02	\$281,998	1583.87	\$16,747	-53.79
WESTCHESTER FIRE INSURANCE COMPANY*	\$1,422,538	160.27	\$546,571	62796.55	\$869	-98.74
NEW HAMPSHIRE INSURANCE COMPANY	\$38,546	147.11	\$15,599	84.73	\$8,444	-94.75
BITUMINOUS CASUALTY CORPORATION	\$19,182	129.64	\$8,353	-13.95	\$9,707	-73.98
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,162	116.39	\$537	-60.43	\$1,357	
TRAVELERS INDEMNITY COMPANY	\$1,049,262	91.55	\$547,762	-36.05	\$856,536	-3.38
CAPITOL INDEMNITY CORPORATION	\$14,878	91.14	\$7,784	-67.82	\$24,188	-13.91
COMMERCE AND INDUSTRY INSURANCE CO	\$59,567	77.62	\$33,537	-30.28	\$48,105	-21.99
TWIN CITY FIRE INS CO	\$774,132	76.12	\$439,555	125.95	\$194,534	-50.73

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$8,373	76.01	\$4,757	2266.67	\$201	
COUNTRY MUTUAL INSURANCE COMPANY	\$3,815	67.99	\$2,271	70.50	\$1,332	-65.99
MUTUAL SERVICE CASUALTY INSURANCE CO	\$56,656	65.90	\$34,150	388.00	\$6,998	73.30
TRAVELERS INDEMNITY CO OF AMERICA	\$283,325	57.23	\$180,202	-0.36	\$180,857	-0.84
NORTHBROOK NATIONAL INS CO	\$38,059	56.30	\$24,350	253.05	\$6,897	41.27
ZURICH INSURANCE COMPANY	\$1,674,627	54.11	\$1,086,632	2.51	\$1,059,994	27.37
EMPIRE FIRE AND MARINE INSURANCE CO	\$3,989	52.37	\$2,618	426.76	\$497	-55.10
AMERICAN AUTOMOBILE INSURANCE CO	\$186,660	52.22	\$122,623	18311.86	\$666	445.90
PENN AMERICA INS CO	\$23,182	51.95	\$15,256	-44.24	\$27,360	-30.39
GRINNELL MUTUAL REINSURANCE COMPANY	\$114,658	51.57	\$75,649	14.56	\$66,036	51.63
PLANET INSURANCE COMPANY	\$532,231	51.02	\$352,429	-30.65	\$508,163	-19.60
NORTHERN INSURANCE CO OF NEW YORK	\$12,240	51.00	\$8,106	-82.20	\$45,546	53.19
FEDERAL INSURANCE COMPANY	\$1,923,081	50.08	\$1,281,336	-13.81	\$1,486,661	11.92
UNITED FIRE AND CASUALTY COMPANY	\$750,042	47.08	\$509,965	11.66	\$456,719	13.63
INDIANA LUMBERMENS MUTUAL INS CO	\$337,380	46.04	\$231,018	20.43	\$191,835	913.61
GRAIN DEALERS MUTUAL INSURANCE CO	\$82,546	36.03	\$60,680	28.54	\$47,208	-24.54
FEDERATED MUTUAL INSURANCE COMPANY	\$1,576,238	34.05	\$1,175,837	-8.48	\$1,284,725	-4.95
MINNESOTA FIRE AND CASUALTY COMPANY	\$41,115	33.25	\$30,856	5.10	\$29,359	208.68

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
LIBERTY INSURANCE CORPORATION	\$502,125	30.59	\$384,514	56.85	\$245,140	39.91
SECURA INSURANCE A MUTUAL COMPANY	\$418,443	29.34	\$323,511	448.54	\$58,977	22.17
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$172,872	24.18	\$139,207	-13.88	\$161,647	3.41
SHELTER MUTUAL INSURANCE CO	\$115,929	23.48	\$93,884	85.70	\$50,556	692.79
SENTRY INSURANCE A MUTUAL COMPANY	\$197,410	23.39	\$159,990	-27.69	\$221,266	6.95
AMERICAN ECONOMY INSURANCE COMPANY	\$9,871	17.41	\$8,407	-18.42	\$10,305	-22.17
JOHN DEERE INSURANCE COMPANY	\$333,066	16.67	\$285,467	33.32	\$214,116	-7.20
CHARTER OAK FIRE INSURANCE CO THE	\$193,114	16.08	\$166,357	-15.71	\$197,369	-43.61
AMERICAN STATES INSURANCE COMPANY*	\$302,000	15.84	\$260,710	8.06	\$241,266	-55.53
CASUALTY RECIPROCAL EXCHANGE	\$1,847	14.93	\$1,607	-6.89	\$1,726	58.79
EQUITY MUTUAL INSURANCE COMPANY	\$2,682	14.81	\$2,336	-63.31	\$6,366	25.74
MID CONTINENT CASUALTY COMPANY	\$276	14.52	\$241	-88.05	\$2,016	5500.00
NORTH AMERICAN SPECIALTY INS CO	\$121,349	12.94	\$107,450	47655.56	\$225	-25.74
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$737,473	12.92	\$653,077	5.59	\$618,504	-1.50
HOME INSURANCE COMPANY THE	\$802,470	12.91	\$710,686	29.96	\$546,870	39.16
RANGER INSURANCE COMPANY	\$418,872	12.57	\$372,099	10.91	\$335,497	-21.39
AETNA CASUALTY AND SURETY COMPANY	\$201,929	11.23	\$181,537	51.11	\$120,132	6.55
CINCINNATI INS CO THE	\$170,226	9.02	\$156,135	47.04	\$106,182	71.78

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
ST PAUL MERCURY INSURANCE COMPANY	\$785,730	7.36	\$731,871	-24.13	\$964,649	7.82
NORTHWESTERN NATIONAL CASUALTY CO	\$19,564	7.04	\$18,277	-32.65	\$27,138	-24.90
RELIANCE INSURANCE COMPANY	\$4,951,479	6.25	\$4,660,066	32.78	\$3,509,692	29542.67
UNIVERSAL UNDERWRITERS INS CO	\$374,684	4.73	\$357,753	-0.81	\$360,690	94.99
ST PAUL FIRE & MARINE INSURANCE CO	\$1,721,647	4.35	\$1,649,803	-8.63	\$1,805,535	-27.28
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$108,562	4.27	\$104,113	25.43	\$83,006	7.40
FARMERS AND MERCHANTS INSURANCE CO	\$43,045	2.26	\$42,094	-69.42	\$137,645	-11.26
AMCO INSURANCE COMPANY	\$189,408	2.16	\$185,403	59.11	\$116,526	32.52
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$147,669	2.05	\$144,700	-10.55	\$161,760	-0.43
MARYLAND CASUALTY COMPANY	\$15,905	2.02	\$15,590	-87.76	\$127,341	23.56
AMERICAN FAMILY MUTUAL INS CO	\$35,332	1.99	\$34,644	12.91	\$30,683	-63.58
FIDELITY AND CASUALTY CO OF NY*	\$80	1.27	\$79	-45.52	\$145	-91.79
STANDARD FIRE INSURANCE COMPANY	\$14,128	1.21	\$13,959	-47.70	\$26,689	-27.68
GLENS FALLS INSURANCE COMPANY THE	\$176,781	1.18	\$174,722	8.79	\$160,611	-3.27
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$61,500	0.00	\$61,500	-47.66	\$117,500	-10.98
COLUMBIA MUTUAL INSURANCE CO	\$44,067	-0.57	\$44,321	35.27	\$32,764	16.02
NATIONAL SURETY CORPORATION	\$344,211	-1.20	\$348,399	-18.73	\$428,699	8.57
GENERAL INSURANCE CO OF AMERICA	\$820	-1.32	\$831	18.71	\$700	-54.57

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
AUTOMOBILE INS CO OF HARTFORD CT	\$50,649	-1.67	\$51,508	934.50	\$4,979	
HAWKEYE SECURITY INSURANCE COMPANY	\$118,605	-2.68	\$121,875	12.95	\$107,900	-53.79
UNITED STATES FIRE INSURANCE CO*	\$518,530	-4.03	\$540,281	-45.36	\$988,752	2.46
ALLIED MUTUAL INS CO	\$115,145	-4.26	\$120,272	30.99	\$91,817	1.73
AETNA CASUALTY & SURETY CO OF IL	\$1,337	-5.04	\$1,408	-58.67	\$3,407	-124.11
TRI STATE INSURANCE COMPANY	\$13,070	-5.66	\$13,854	-56.86	\$32,112	87.20
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$27,442	-11.86	\$31,136	187.02	\$10,848	4.38
COMMERCIAL UNION INSURANCE COMPANY	\$38,261	-11.89	\$43,424	103.74	\$21,313	-20.65
SAFECO INSURANCE CO OF AMERICA	\$45,400	-12.02	\$51,601	225.21	\$15,867	96.11
ALLSTATE INSURANCE COMPANY	\$11,575	-12.81	\$13,275	265.50	\$3,632	-45.60
ATLAS INSURANCE COMPANY	\$65,890	-13.61	\$76,274	82.29	\$41,842	15.10
UNITED SECURITY INSURANCE COMPANY	\$36,414	-15.47	\$43,077	117.19	\$19,834	16.19
TIG INSURANCE COMPANY	\$444,174	-17.30	\$537,104	-46.88	\$1,011,062	-5.17
PROVIDENCE WASHINGTON INSURANCE CO	\$2,384	-18.44	\$2,923	17.67	\$2,484	
PENNSYLVANIA GENERAL INSURANCE CO	\$27,678	-20.23	\$34,696	-49.57	\$68,807	1.04
AMERICAN INSURANCE COMPANY THE	\$73,868	-20.27	\$92,651	32.55	\$69,899	-14.05
GREAT NORTHERN INSURANCE COMPANY	\$334,784	-21.41	\$425,969	-13.95	\$495,016	0.59
TRANSCONTINENTAL INSURANCE COMPANY	\$534,032	-25.85	\$720,165	20.11	\$599,579	10.42

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
EMPLOYERS MUTUAL CASUALTY COMPANY	\$147,424	-26.00	\$199,215	-7.82	\$216,106	-39.73
CONTINENTAL INSURANCE COMPANY THE*	\$493,721	-26.51	\$671,799	34.45	\$499,680	-20.24
LIBERTY MUTUAL INSURANCE COMPANY	\$1,056,559	-26.91	\$1,445,510	-39.77	\$2,399,977	-4.61
FARMERS ALLIANCE MUTUAL INS CO	\$18,748	-27.01	\$25,687	17.44	\$21,873	32.06
GENERAL CASUALTY CO OF WISCONSIN	\$10,153	-27.60	\$14,023	15.31	\$12,161	-12.30
COLONIA INSURANCE COMPANY	\$24,020	-32.02	\$35,336	20.19	\$29,399	10.93
ATLANTIC INSURANCE COMPANY	\$5,956	-32.53	\$8,828	22.24	\$7,222	-52.94
ROYAL INDEMNITY COMPANY	\$188,052	-33.84	\$284,217	-67.02	\$861,734	-44.51
NN INSURANCE COMPANY	\$11,148	-35.37	\$17,249	12.29	\$15,361	234.81
WAUSAU UNDERWRITERS INS CO	\$213,018	-38.73	\$347,681	8.47	\$320,539	-9.42
AMERICAN EMPLOYERS INSURANCE CO	\$626	-40.66	\$1,055	88.73	\$559	238.79
GENERAL ACCIDENT INS CO OF AMERICA	\$130,287	-40.74	\$219,840	166.58	\$82,468	19.86
RLI INSURANCE COMPANY	\$45,334	-44.06	\$81,036	455.99	\$14,575	-94.55
ROYAL INSURANCE COMPANY OF AMERICA	\$422,520	-45.13	\$770,026	483.53	\$131,961	-59.54
AMERICAN MOTORISTS INSURANCE CO	\$280,576	-46.99	\$529,308	350.10	\$117,599	-86.58
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$1,709,055	-48.88	\$3,342,955	30.23	\$2,566,871	128.89
TRANSPORTATION INSURANCE COMPANY	\$152,095	-51.58	\$314,097	-20.42	\$394,707	718.45
FIREMANS FUND INS CO OF WISCONSIN	\$153,283	-55.09	\$341,297	110.13	\$162,423	2180.26

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
MT AIRY INSURANCE COMPANY	\$4,193	-60.33	\$10,570	156.99	\$4,113	-57.99
UNITED STATES FIDELITY & GUARANTY CO	\$35,454	-62.27	\$93,964	13.39	\$82,871	-78.49
INSURANCE COMPANY OF NORTH AMERICA	\$187,337	-63.78	\$517,246	66.35	\$310,945	-81.68
NATIONWIDE MUTUAL INSURANCE COMPANY	\$39,901	-64.36	\$111,956	43.24	\$78,160	68.55
HARTFORD CASUALTY INS CO	\$4,064	-65.13	\$11,654	-71.88	\$41,445	151.61
VALLEY FORGE INSURANCE COMPANY	\$45,502	-65.66	\$132,501	-36.36	\$208,196	-21.97
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$23,701	-66.23	\$70,177	123.59	\$31,387	-30.94
NATIONWIDE PROPERTY & CASUALTY INS CO	\$47,112	-67.51	\$145,018	-57.91	\$344,550	-8.26
AMERICAN FIRE & CASUALTY COMPANY	\$2,598	-68.70	\$8,301	-77.46	\$36,829	-5.69
LUMBERMENS MUTUAL CASUALTY CO	\$275,500	-69.00	\$888,690	168.24	\$331,308	86.44
AMERICAN CASUALTY CO OF READING PA	\$52,039	-77.71	\$233,451	34.78	\$173,208	-28.15
WEST AMERICAN INSURANCE COMPANY	\$4,642	-79.09	\$22,200	-48.47	\$43,083	26.38
STATE AUTOMOBILE MUTUAL INS CO	\$25,588	-81.62	\$139,187	838.23	\$14,835	
GLOBE INDEMNITY COMPANY	\$11,278	-83.12	\$66,798	1114.51	\$5,500	-90.72
TRUCK INSURANCE EXCHANGE	\$23,586	-83.71	\$144,784	0.93	\$143,454	15.42
AMERISURE INSURANCE COMPANY	\$108	-84.16	\$682	-96.83	\$21,504	366.36
HOME INDEMNITY COMPANY THE	\$104,751	-85.77	\$736,219	165.01	\$277,808	-632.83
NATIONAL FIRE INS CO OF HARTFORD	\$50	-98.05	\$2,559	1337.64	\$178	-134.03

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

	1994 WRITTEN PREMIUM	1993-94 CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 CHANGE IN PREMIUM	1992 WRITTEN PREMIUM	1991-92 CHANGE IN PREMIUM
	TOTAL	PERCENT	TOTAL	PERCENT	TOTAL	PERCENT
COMPANY NAME						
NORTHLAND INSURANCE COMPANY	\$5	-98.20	\$278	-90.75	\$3,006	-19.24
OHIO CASUALTY INSURANCE COMPANY	\$5	-99.94	\$8,598	-58.61	\$20,773	11.48
TOTAL	\$39,003,773	6.14	\$36,745,990	1.52	\$36,196,156	-1.37

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
RELIANCE INSURANCE COMPANY	\$4,951,479	12.69	\$4,723,574	\$0	\$3,871,621	81.96
FEDERAL INSURANCE COMPANY	\$1,923,081	4.93	\$1,766,915	\$207,033	\$265,104	15.00
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,762,714	4.52	\$3,620,478	\$169,860	\$579,841	16.02
ST PAUL FIRE & MARINE INSURANCE CO	\$1,721,647	4.41	\$1,629,909	\$206,791	\$104,901	6.44
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$1,709,055	4.38	\$2,257,576	\$2,846,344	\$961,586	42.59
ZURICH INSURANCE COMPANY	\$1,674,627	4.29	\$1,428,855	\$113,927	\$1,545,580	108.17
FEDERATED MUTUAL INSURANCE COMPANY	\$1,576,238	4.04	\$1,513,070	\$388,523	\$-76,905	-5.08
WESTCHESTER FIRE INSURANCE COMPANY*	\$1,422,538	3.65	\$1,443,744	\$62,477	\$779,707	54.01
LIBERTY MUTUAL INSURANCE COMPANY	\$1,056,559	2.71	\$692,252	\$394,894	\$-224,983	-32.50
TRAVELERS INDEMNITY COMPANY	\$1,049,262	2.69	\$1,108,580	\$266,131	\$-33,374	-3.01
OLD REPUBLIC INSURANCE COMPANY	\$1,008,405	2.59	\$976,434	\$-73,714	\$641,744	65.72
LIBERTY MUTUAL FIRE INSURANCE CO	\$848,864	2.18	\$755,015	\$590	\$5,090	0.67
HOME INSURANCE COMPANY THE	\$802,470	2.06	\$802,279	\$195,292	\$348,982	43.50
AMERICAN GLOBAL INSURANCE COMPANY	\$800,000	2.05	\$65,574	\$0	\$30,951	47.20
ST PAUL MERCURY INSURANCE COMPANY	\$785,730	2.01	\$721,081	\$616,440	\$365,543	50.69
TWIN CITY FIRE INS CO	\$774,132	1.98	\$680,622	\$55,000	\$760,411	111.72
UNITED FIRE AND CASUALTY COMPANY	\$750,042	1.92	\$654,470	\$6,146	\$47,886	7.32
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$737,473	1.89	\$724,894	\$140,011	\$-703,486	-97.05
TRANSCONTINENTAL INSURANCE COMPANY	\$534,032	1.37	\$519,470	\$713,031	\$-881,966	-169.78
RELIANCE NATIONAL INDEMNITY COMPANY	\$532,231	1.36	\$584,702	\$0	\$114,795	19.63

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
UNITED STATES FIRE INSURANCE CO*	\$518,530	1.33	\$528,364	\$598	\$869,450	164.56
LIBERTY INSURANCE CORPORATION	\$502,125	1.29	\$342,846	\$131,830	\$490,466	143.06
CONTINENTAL INSURANCE COMPANY THE*	\$493,721	1.27	\$597,094	\$203,081	\$262,800	44.01
TIG INSURANCE COMPANY	\$444,174	1.14	\$490,122	\$0	\$318,000	64.88
ROYAL INSURANCE COMPANY OF AMERICA	\$422,520	1.08	\$422,889	\$-429	\$132,016	31.22
RANGER INSURANCE COMPANY	\$418,872	1.07	\$405,464	\$136,912	\$105,386	25.99
SECURA INSURANCE A MUTUAL COMPANY	\$418,443	1.07	\$359,879	\$0	\$0	0.00
UNIVERSAL UNDERWRITERS INS CO	\$374,684	0.96	\$374,684	\$59,479	\$170,576	45.53
NATIONAL SURETY CORPORATION	\$344,211	0.88	\$287,954	\$0	\$-390,413	-135.58
INDIANA LUMBERMENS MUTUAL INS CO	\$337,380	0.86	\$274,128	\$1,292	\$11,687	4.26
GREAT NORTHERN INSURANCE COMPANY	\$334,784	0.86	\$431,727	\$1,694	\$292,702	67.80
JOHN DEERE INSURANCE COMPANY	\$333,066	0.85	\$311,062	\$149,118	\$-268,507	-86.32
RELIANCE NATIONAL INSURANCE COMPANY	\$302,660	0.78	\$198,194	\$0	\$55,477	27.99
AMERICAN STATES INSURANCE COMPANY*	\$302,000	0.77	\$296,709	\$58,335	\$33,950	11.44
TRAVELERS INDEMNITY CO OF AMERICA	\$283,325	0.73	\$252,625	\$16,872	\$114,416	45.29
AMERICAN MOTORISTS INSURANCE CO	\$280,576	0.72	\$311,556	\$30,104	\$42,869	13.76
LUMBERMENS MUTUAL CASUALTY CO	\$275,500	0.71	\$262,596	\$258,860	\$112,312	42.77
WAUSAU UNDERWRITERS INS CO	\$213,018	0.55	\$250,939	\$2,000	\$-252,329	-100.55
AETNA CASUALTY AND SURETY COMPANY	\$201,929	0.52	\$224,727	\$703,008	\$2,533,362	1,127.31
SENTRY INSURANCE A MUTUAL COMPANY	\$197,410	0.51	\$183,794	\$205,000	\$-37,712	-20.52

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
CHARTER OAK FIRE INSURANCE CO THE	\$193,114	0.50	\$207,458	\$561,674	\$-80,359	-38.74
CONTINENTAL CASUALTY COMPANY*	\$192,891	0.49	\$152,676	\$108,320	\$297,771	195.03
AMCO INSURANCE COMPANY	\$189,408	0.49	\$220,276	\$6,047	\$4,999	2.27
ROYAL INDEMNITY COMPANY	\$188,052	0.48	\$215,625	\$6,994	\$-230,960	-107.11
INSURANCE COMPANY OF NORTH AMERICA	\$187,337	0.48	\$350,772	\$68,003	\$124,877	35.60
AMERICAN AUTOMOBILE INSURANCE CO	\$186,660	0.48	\$229,627	\$0	\$345,827	150.60
STATE AUTO PROPERTY & CASUALTY INS CO	\$182,175	0.47	\$131,540	\$622	\$622	0.47
GLENS FALLS INSURANCE COMPANY THE	\$176,781	0.45	\$193,528	\$49,795	\$292,825	151.31
MILLERS MUTUAL INSURANCE ASSOCIATION	\$172,872	0.44	\$171,279	\$31,105	\$-85,490	-49.91
CINCINNATI INS CO THE	\$170,226	0.44	\$164,211	\$0	\$103,000	62.72
VIGILANT INSURANCE COMPANY	\$162,812	0.42	\$45,045	\$0	\$11,102	24.65
FIREMANS FUND INS CO OF WISCONSIN	\$153,283	0.39	\$158,305	\$0	\$61,186	38.65
TRANSPORTATION INSURANCE COMPANY	\$152,095	0.39	\$158,227	\$84,941	\$97,364	61.53
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$147,669	0.38	\$130,998	\$0	\$70,391	53.73
EMPLOYERS MUTUAL CASUALTY COMPANY	\$147,424	0.38	\$165,928	\$821	\$-46,247	-27.87
GENERAL ACCIDENT INS CO OF AMERICA	\$130,287	0.33	\$143,227	\$600	\$23,736	16.57
FIREMANS FUND INSURANCE COMPANY	\$126,551	0.32	\$66,653	\$1,891,337	\$1,496,929	2,245.85
NORTH AMERICAN SPECIALTY INS CO	\$121,349	0.31	\$119,694	\$4,454	\$86,450	72.23
HAWKEYE SECURITY INSURANCE COMPANY	\$118,605	0.30	\$106,087	\$23,387	\$63,452	59.81
SHELTER MUTUAL INSURANCE CO	\$115,929	0.30	\$103,178	\$27,321	\$50,132	48.59

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
ALLIED MUTUAL INS CO	\$115,145	0.30	\$118,264	\$0	\$0	0.00
GRINNELL MUTUAL REINSURANCE COMPANY	\$114,658	0.29	\$105,240	\$6,433	\$-5,210	-4.95
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$108,562	0.28	\$118,294	\$29,878	\$184,472	155.94
HOME INDEMNITY COMPANY THE	\$104,751	0.27	\$329,044	\$115,891	\$100,744	30.62
FARMERS INSURANCE EXCHANGE	\$94,751	0.24	\$61,704	\$0	\$60,630	98.26
AMERICAN AND FOREIGN INSURANCE CO	\$91,034	0.23	\$83,506	\$0	\$29,384	35.19
GRAIN DEALERS MUTUAL INSURANCE CO	\$82,546	0.21	\$75,479	\$16,982	\$30,190	40.00
GREENWICH INSURANCE COMPANY	\$81,179	0.21	\$44,384	\$0	\$29,332	66.09
AMERICAN INSURANCE COMPANY THE	\$73,868	0.19	\$104,309	\$609	\$643,949	617.35
SUN INSURANCE OFFICE OF AMERICA INC	\$68,010	0.17	\$61,995	\$0	\$21,544	34.75
ATLAS INSURANCE COMPANY	\$65,890	0.17	\$74,828	\$0	\$0	0.00
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$61,500	0.16	\$61,500	\$0	\$1,042	1.69
COMMERCE AND INDUSTRY INSURANCE CO	\$59,567	0.15	\$34,533	\$0	\$4,198	12.16
BUCKEYE UNION INSURANCE COMPANY	\$58,404	0.15	\$38,243	\$0	\$72,395	189.30
MUTUAL SERVICE CASUALTY INSURANCE CO	\$56,656	0.15	\$50,580	\$9,244	\$58,931	116.51
AMERICAN CASUALTY CO OF READING PA	\$52,039	0.13	\$61,455	\$79,977	\$71,766	116.78
AUTOMOBILE INS CO OF HARTFORD CT	\$50,649	0.13	\$50,649	\$0	\$6,639	13.11
WAUSAU BUSINESS INSURANCE COMPANY	\$47,300	0.12	\$22,919	\$0	\$7,373	32.17
NATIONWIDE PROPERTY & CASUALTY INS CO	\$47,112	0.12	\$99,108	\$334,280	\$583,639	588.89
VALLEY FORGE INSURANCE COMPANY	\$45,502	0.12	\$44,688	\$33,570	\$923	2.07

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
SAFECO INSURANCE CO OF AMERICA	\$45,400	0.12	\$54,476	\$0	\$213,803	392.47
RLI INSURANCE COMPANY	\$45,334	0.12	\$69,228	\$-10,000	\$113,181	163.49
COLUMBIA MUTUAL INSURANCE CO	\$44,067	0.11	\$41,628	\$0	\$0	0.00
FARMERS AND MERCHANTS INSURANCE CO	\$43,045	0.11	\$43,045	\$0	\$-1,878	-4.36
MINNESOTA FIRE AND CASUALTY COMPANY	\$41,115	0.11	\$34,395	\$0	\$0	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY	\$39,901	0.10	\$75,145	\$69,903	\$-22,903	-30.48
NEW HAMPSHIRE INSURANCE COMPANY	\$38,546	0.10	\$25,648	\$10,684	\$33,970	132.45
COMMERCIAL UNION INSURANCE COMPANY	\$38,261	0.10	\$44,207	\$0	\$43,517	98.44
NORTHBROOK NATIONAL INS CO	\$38,059	0.10	\$29,328	\$0	\$14,850	50.63
UNITED SECURITY INSURANCE COMPANY	\$36,414	0.09	\$34,166	\$0	\$4,432	12.97
UNITED STATES FIDELITY & GUARANTY CO	\$35,454	0.09	\$1,437	\$150,000	\$22,095	1,537.58
AMERICAN FAMILY MUTUAL INS CO	\$35,332	0.09	\$37,245	\$3,220	\$18,024	48.39
NORTHBROOK INDEMNITY CO	\$32,970	0.08	\$20,438	\$0	\$16,086	78.71
NORTHBROOK PROPERTY & CASUALTY INS CO	\$27,877	0.07	\$26,017	\$5,250	\$21,142	81.26
PENNSYLVANIA GENERAL INSURANCE CO	\$27,678	0.07	\$38,878	\$6,549	\$7,257	18.67
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$27,442	0.07	\$32,727	\$4,030	\$3,030	9.26
STATE AUTOMOBILE MUTUAL INS CO	\$25,588	0.07	\$81,283	\$5,030	\$5,030	6.19
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$24,266	0.06	\$10,144	\$0	\$8,922	87.95
COLONIA INSURANCE COMPANY	\$24,020	0.06	\$34,437	\$1,052,550	\$490,439	1,424.16
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$23,701	0.06	\$66,769	\$-25,000	\$3,911	5.86

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
TRUCK INSURANCE EXCHANGE	\$23,586	0.06	\$54,951	\$0	\$32,560	59.25
PENN AMERICA INS CO	\$23,182	0.06	\$16,067	\$-600	\$-35,685	-222.10
AETNA CASUALTY & SURETY OF AMERICA	\$22,311	0.06	\$20,280	\$276	\$-2,969	-14.64
NORTHWESTERN NATIONAL CASUALTY CO	\$19,564	0.05	\$20,697	\$0	\$0	0.00
BITUMINOUS CASUALTY CORPORATION	\$19,182	0.05	\$21,243	\$0	\$-39,900	-187.83
FARMERS ALLIANCE MUTUAL INS CO	\$18,748	0.05	\$21,059	\$0	\$0	0.00
MARYLAND CASUALTY COMPANY	\$15,905	0.04	\$16,684	\$46,625	\$30,545	183.08
NORTH RIVER INSURANCE COMPANY THE*	\$15,833	0.04	\$7,257	\$0	\$-24,869	-342.69
REGENT INSURANCE COMPANY	\$14,940	0.04	\$9,710	\$0	\$-92	-0.95
CAPITOL INDEMNITY CORPORATION	\$14,878	0.04	\$11,505	\$0	\$0	0.00
STANDARD FIRE INSURANCE COMPANY	\$14,128	0.04	\$11,077	\$66,679	\$42,318	382.03
TRI STATE INSURANCE COMPANY	\$13,070	0.03	\$13,070	\$0	\$165	1.26
NORTHERN INSURANCE CO OF NEW YORK	\$12,240	0.03	\$12,581	\$664	\$2,753	21.88
HOME INSURANCE CO OF WISCONSIN THE	\$12,000	0.03	\$3,300	\$0	\$-28,398	-860.55
HOUSTON GENERAL INS CO	\$11,949	0.03	\$4,767	\$286	\$556	11.66
ALLSTATE INSURANCE COMPANY	\$11,575	0.03	\$10,473	\$100,000	\$809,772	7,732.00
GLOBE INDEMNITY COMPANY	\$11,278	0.03	\$13,133	\$0	\$-1,630	-12.41
NN INSURANCE COMPANY	\$11,148	0.03	\$13,841	\$0	\$0	0.00
GENERAL CASUALTY CO OF WISCONSIN	\$10,153	0.03	\$10,630	\$0	\$-1,678	-15.79
AMERICAN ECONOMY INSURANCE COMPANY	\$9,871	0.03	\$9,451	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$8,373	0.02	\$6,759	\$0	\$0	0.00
REPUBLIC INSURANCE COMPANY	\$7,968	0.02	\$7,525	\$0	\$9,000	119.60
GREAT AMERICAN INSURANCE COMPANY	\$7,411	0.02	\$4,094	\$0	\$3,916	95.65
GULF INSURANCE COMPANY	\$7,307	0.02	\$6,475	\$0	\$0	0.00
ATLANTIC INSURANCE COMPANY	\$5,956	0.02	\$6,920	\$0	\$0	0.00
ZURICH AMERICAN INS CO OF ILLINOIS	\$5,743	0.01	\$5,743	\$0	\$1,825	31.78
SECURITY NATIONAL INSURANCE COMPANY	\$5,679	0.01	\$2,955	\$0	\$0	0.00
FIDELITY AND GUARANTY INSURANCE COMPANY	\$5,077	0.01	\$3,504	\$0	\$1,288	36.76
WEST AMERICAN INSURANCE COMPANY	\$4,642	0.01	\$4,796	\$0	\$-15,733	-328.04
PHOENIX INSURANCE COMPANY THE	\$4,341	0.01	\$4,341	\$0	\$-24,502	-564.43
COREGIS INSURANCE COMPANY	\$4,193	0.01	\$3,910	\$0	\$7,377	188.67
HARTFORD CASUALTY INS CO	\$4,064	0.01	\$1,013	\$0	\$137,021	13,526.26
EMPIRE FIRE AND MARINE INSURANCE CO	\$3,989	0.01	\$3,733	\$0	\$0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$3,815	0.01	\$3,863	\$0	\$608	15.74
CONTINENTAL WESTERN INSURANCE CO	\$3,537	0.01	\$2,278	\$0	\$0	0.00
POTOMAC INSURANCE CO OF ILLINOIS	\$3,224	0.01	\$811	\$4,093	\$1,277	157.46
EQUITY MUTUAL INSURANCE COMPANY	\$2,682	0.01	\$2,682	\$0	\$0	0.00
AMERICAN FIRE & CASUALTY COMPANY	\$2,598	0.01	\$3,885	\$3,763	\$6,728	173.18
PROVIDENCE WASHINGTON INSURANCE CO	\$2,384	0.01	\$2,801	\$0	\$-11,830	-422.35
AMERICAN NATIONAL FIRE INSURANCE CO	\$2,343	0.01	\$619	\$41,000	\$-92,350	-14,919.22

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
OAK RIVER INSURANCE COMPANY	\$1,870	0.00	\$1,200	\$0	\$370	30.83
FARMINGTON CASUALTY COMPANY	\$1,861	0.00	\$1,436	\$0	\$-1,857	-129.32
CASUALTY RECIPROCAL EXCHANGE	\$1,847	0.00	\$1,847	\$0	\$0	0.00
WESTFIELD INSURANCE COMPANY	\$1,712	0.00	\$1,406	\$0	\$812	57.75
CENTENNIAL INSURANCE COMPANY	\$1,559	0.00	\$1,494	\$0	\$4,478	299.73
AETNA CASUALTY & SURETY CO OF IL	\$1,337	0.00	\$1,456	\$0	\$-464	-31.87
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,162	0.00	\$875	\$0	\$12	1.37
FARMLAND MUTUAL INSURANCE COMPANY	\$1,000	0.00	\$1,000	\$0	\$700	70.00
GENERAL INSURANCE CO OF AMERICA	\$820	0.00	\$821	\$0	\$12,501	1,522.66
TIG PREMIER INSURANCE COMPANY	\$806	0.00	\$549	\$0	\$0	0.00
CENTURY INDEMNITY COMPANY	\$633	0.00	\$101	\$0	\$-1,862	-1,843.56
AMERICAN EMPLOYERS INSURANCE CO	\$626	0.00	\$645	\$0	\$-14,078	-2,182.64
MARKEL INSURANCE COMPANY	\$622	0.00	\$446	\$0	\$-216	-48.43
AMERICAN FIRE AND INDEMNITY COMPANY	\$523	0.00	\$491	\$0	\$0	0.00
AMERICAN INDEMNITY COMPANY	\$462	0.00	\$294	\$0	\$0	0.00
LITITZ MUTUAL INSURANCE COMPANY	\$424	0.00	\$163	\$0	\$0	0.00
GUARANTY NATIONAL INSURANCE COMPANY	\$362	0.00	\$208	\$0	\$49	23.56
MID CONTINENT CASUALTY COMPANY	\$276	0.00	\$276	\$0	\$0	0.00
AMERISURE INSURANCE COMPANY	\$108	0.00	\$335	\$0	\$-28,069	-8,378.81
NATIONAL CASUALTY COMPANY*	\$100	0.00	\$54	\$0	\$95	175.93

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
FIDELITY AND CASUALTY CO OF NY*	\$80	0.00	\$80	\$0	\$21,214	26,517.50
NATIONAL FIRE INS CO OF HARTFORD	\$50	0.00	\$-75	\$0	\$-704	938.67
OHIO FARMERS INSURANCE CO	\$35	0.00	\$27	\$0	\$0	0.00
SAVERS PROPERTY & CASUALTY INS CO	\$33	0.00	\$14	\$0	\$2	14.29
NORTHLAND INSURANCE COMPANY	\$5	0.00	\$5	\$0	\$0	0.00
OHIO CASUALTY INSURANCE COMPANY	\$5	0.00	\$1,390	\$1,000	\$-15,529	-1,117.19
HIGHLANDS INSURANCE COMPANY	\$3	0.00	\$3	\$0	\$0	0.00
STAR INSURANCE COMPANY	\$0	0.00	\$144	\$0	\$-449	-311.81
BIRMINGHAM FIRE INS CO OF PA	\$0	0.00	\$-1	\$0	\$-3,058	305,800.00
INSURANCE CO OF THE STATE OF PA	\$0	0.00	\$48,351	\$0	\$-9,486	-19.62
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-190,000	
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	0.00	\$736	\$0	\$-8,222	-1,117.12
NATIONAL INDEMNITY COMPANY	\$0	0.00	\$0	\$0	\$8,393	
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00	\$0	\$0	\$-2,200	
ALLIANCE ASSURANCE CO OF AMERICA	\$0	0.00	\$0	\$21	\$-1,831	
LONDON ASSURANCE OF AMERICA INC THE	\$0	0.00	\$0	\$16	\$-1,418	
SEA INSURANCE CO OF AMERICA THE	\$0	0.00	\$0	\$884	\$38,783	
CIGNA PROPERTY & CASUALTY INS CO	\$0	0.00	\$0	\$0	\$886	
KANSAS CITY FIRE & MARINE INS CO	\$0	0.00	\$0	\$0	\$-40	
INTERNATIONAL INSURANCE COMPANY*	\$0	0.00	\$0	\$0	\$420,615	

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	\$-3,032	
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00	\$0	\$0	\$65,420	
STONEWALL INSURANCE COMPANY	\$0	0.00	\$0	\$241,515	\$423,575	
CITY INSURANCE COMPANY	\$0	0.00	\$0	\$53,750	\$31,070	
CIGNA INSURANCE COMPANY	\$0	0.00	\$12,074	\$0	\$6,148	50.92
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-10,858	
SHELTER GENERAL INS CO	\$0	0.00	\$0	\$0	\$-60,708	
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	0.00	\$0	\$0	\$-900	
GRANITE STATE INSURANCE COMPANY	\$0	0.00	\$144	\$0	\$-258	-179.17
YORK INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-15	
FIRST NATIONAL INS CO OF AMERICA	\$0	0.00	\$0	\$0	\$-1,932	
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-43	
SECURITY INSURANCE CO OF HARTFORD	\$0	0.00	\$0	\$0	\$-13,178	
SOUTH CAROLINA INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-122	
UTICA MUTUAL INSURANCE COMPANY	\$0	0.00	\$106	\$0	\$-3,000	-2,830.19
SKANDIA U S INSURANCE COMPANY*	\$0	0.00	\$18,567	\$0	\$-84,546	-455.36
AMERICAN GUARANTEE & LIABILITY INS CO	\$0	0.00	\$58	\$0	\$-10,565	-18,215.52
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-95	
VALIANT INS CO	\$0	0.00	\$0	\$0	\$-64	
AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-376	

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
PRUDENTIAL REINSURANCE COMPANY	\$0	0.00	\$0	\$0	\$42,957	
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	0.00	\$0	\$0	\$-5,638	
HARTFORD UNDERWRITERS INSURANCE CO	\$0	0.00	\$0	\$0	\$-31	
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00	\$6,875	\$0	\$3,547	51.59
ALLIANZ INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-5,386	
AETNA CASUALTY CO OF CONNECTICUT	\$0	0.00	\$0	\$0	\$-118	
FIDELITY AND DEPOSIT CO MARYLAND	\$0	0.00	\$13	\$0	\$-23	-176.92
AMERICAN ZURICH INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-4,508	
NORTHERN ASSURANCE CO OF AMERICA	\$-34	-0.00	\$-34	\$0	\$0	0.00
MICHIGAN MILLERS MUTUAL INS CO	\$-75	-0.00	\$3,892	\$1,007	\$30,807	791.55
BROTHERHOOD MUTUAL INSURANCE CO	\$-128	-0.00	\$176	\$0	\$0	0.00
ASSURANCE COMPANY OF AMERICA	\$-195	-0.00	\$-179	\$0	\$-4,794	2,678.21
UNITED PACIFIC INSURANCE COMPANY	\$-210	-0.00	\$92	\$0	\$62	67.39
KENTUCKY INSURANCE COMPANY	\$-1,296	-0.00	\$-1,296	\$0	\$-207	15.97
STATE FARM FIRE AND CASUALTY CO	\$-3,314	-0.01	\$-3,314	\$0	\$-1,747	52.72
MICHIGAN MUTUAL INSURANCE COMPANY	\$-13,938	-0.04	\$8,130	\$0	\$-48,136	-592.08
AMERICAN MANUFACTURERS MUTUAL INS CO	\$-17,191	-0.04	\$-23,001	\$0	\$-5,365	23.33
FIDELITY & GUARANTY INS UNDERWRITERS	\$-21,261	-0.05	\$18,586	\$25,000	\$-4,777	-25.70
HARTFORD FIRE INSURANCE COMPANY	\$-24,641	-0.06	\$-29,290	\$5,385	\$1,127,837	-3,850.59
HARTFORD ACCIDENT & INDEMNITY CO*	\$-29,640	-0.08	\$-29,640	\$24,229	\$-105,097	354.58

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1994

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
NEW YORK FRONTIER INSURANCE COMPANY	\$-31,111	-0.08	\$-30,721	\$0	\$-62,518	203.50
GERLING AMERICA INSURANCE COMPANY	\$-81,001	-0.21	\$191,532	\$0	\$96,320	50.29
TOTAL	\$39,003,773	100.00	\$39,741,568	\$13,646,624	\$21,111,198	53.12

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
RELIANCE INSURANCE COMPANY	\$4,660,066	12.68	\$4,722,280	\$4,000	\$-292,695	-6.20
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$3,342,955	9.10	\$3,532,729	\$5,915,581	\$7,346,929	207.97
ST PAUL FIRE & MARINE INSURANCE CO	\$1,649,803	4.49	\$1,728,617	\$437,928	\$-340,460	-19.70
LIBERTY MUTUAL INSURANCE COMPANY	\$1,445,510	3.93	\$1,013,975	\$1,150,428	\$-708,712	-69.89
FEDERAL INSURANCE COMPANY	\$1,281,336	3.49	\$1,436,916	\$1,010,474	\$750,037	52.20
FEDERATED MUTUAL INSURANCE COMPANY	\$1,175,837	3.20	\$1,085,349	\$422,727	\$900,806	83.00
ZURICH INSURANCE COMPANY	\$1,086,632	2.96	\$1,164,270	\$206,065	\$-362,542	-31.14
LUMBERMENS MUTUAL CASUALTY CO	\$888,690	2.42	\$837,560	\$11,160	\$19,737	2.36
INTERNATIONAL INSURANCE COMPANY*	\$873,987	2.38	\$1,272,839	\$25,264	\$795,310	62.48
ROYAL INSURANCE COMPANY OF AMERICA	\$770,026	2.10	\$571,824	\$16,000	\$2,954	0.52
HOME INDEMNITY COMPANY THE	\$736,219	2.00	\$588,617	\$-26,032	\$2,099,772	356.73
ST PAUL MERCURY INSURANCE COMPANY	\$731,871	1.99	\$770,735	\$16,467	\$92,959	12.06
TRANSCONTINENTAL INSURANCE COMPANY	\$720,165	1.96	\$735,545	\$1,020,507	\$2,256,919	306.84
HOME INSURANCE COMPANY THE	\$710,686	1.93	\$641,286	\$-370	\$737,879	115.06
CONTINENTAL INSURANCE COMPANY THE*	\$671,799	1.83	\$670,290	\$1,545,234	\$1,655,531	246.99
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$653,077	1.78	\$618,518	\$32,315	\$890,963	144.05
TRAVELERS INDEMNITY COMPANY	\$547,762	1.49	\$134,072	\$528,493	\$-416,733	-310.83
WESTCHESTER FIRE INSURANCE COMPANY*	\$546,571	1.49	\$139,739	\$6,336	\$5,716	4.09
UNITED STATES FIRE INSURANCE CO*	\$540,281	1.47	\$818,196	\$31,600	\$-496,763	-60.71
TIG INSURANCE COMPANY	\$537,104	1.46	\$591,609	\$0	\$151,900	25.68

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
AMERICAN MOTORISTS INSURANCE CO	\$529,308	1.44	\$514,624	\$101,063	\$324,236	63.00
INSURANCE COMPANY OF NORTH AMERICA	\$517,246	1.41	\$400,241	\$596,565	\$576,966	144.15
UNITED FIRE AND CASUALTY COMPANY	\$509,965	1.39	\$492,541	\$2,802	\$30,660	6.22
TWIN CITY FIRE INS CO	\$439,555	1.20	\$458,329	\$5,325	\$-511,716	-111.65
TRAVELERS INDEMNITY CO OF ILLINOIS	\$433,689	1.18	\$1,133,261	\$275,991	\$277,249	24.46
GREAT NORTHERN INSURANCE COMPANY	\$425,969	1.16	\$484,120	\$5,977	\$98,908	20.43
LIBERTY INSURANCE CORPORATION	\$384,514	1.05	\$382,978	\$22,193	\$274,135	71.58
RANGER INSURANCE COMPANY	\$372,099	1.01	\$353,578	\$73,976	\$-213,371	-60.35
UNIVERSAL UNDERWRITERS INS CO	\$357,753	0.97	\$357,752	\$74,920	\$262,678	73.42
RELIANCE NATIONAL INDEMNITY COMPANY	\$352,429	0.96	\$461,696	\$0	\$365,325	79.13
NATIONAL SURETY CORPORATION	\$348,399	0.95	\$391,199	\$0	\$-226,498	-57.90
WAUSAU UNDERWRITERS INS CO	\$347,681	0.95	\$352,159	\$798	\$651,569	185.02
FIREMANS FUND INS CO OF WISCONSIN	\$341,297	0.93	\$339,247	\$0	\$524,128	154.50
SECURA INSURANCE A MUTUAL COMPANY	\$323,511	0.88	\$206,389	\$0	\$0	0.00
TRANSPORTATION INSURANCE COMPANY	\$314,097	0.85	\$321,267	\$3,115,859	\$-2,718,198	-846.09
JOHN DEERE INSURANCE COMPANY	\$285,467	0.78	\$284,790	\$85,370	\$503,001	176.62
ROYAL INDEMNITY COMPANY	\$284,217	0.77	\$533,320	\$16,936	\$881,305	165.25
LIBERTY MUTUAL FIRE INSURANCE CO	\$281,998	0.77	\$293,439	\$16,164	\$-16,503	-5.62
AMERICAN STATES INSURANCE COMPANY*	\$260,710	0.71	\$265,075	\$5,327	\$124,237	46.87
AMERICAN CASUALTY CO OF READING PA	\$233,451	0.64	\$226,041	\$10,819	\$-61,631	-27.27

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
INDIANA LUMBERMENS MUTUAL INS CO	\$231,018	0.63	\$214,142	\$2,322	\$13,718	6.41
GENERAL ACCIDENT INS CO OF AMERICA	\$219,840	0.60	\$191,225	\$0	\$50,228	26.27
EMPLOYERS MUTUAL CASUALTY COMPANY	\$199,215	0.54	\$199,947	\$9,418	\$-57,149	-28.58
OLD REPUBLIC INSURANCE COMPANY	\$188,078	0.51	\$165,584	\$35,845	\$-53,858	-32.53
AMCO INSURANCE COMPANY	\$185,403	0.50	\$140,168	\$653	\$2,653	1.89
AETNA CASUALTY AND SURETY COMPANY	\$181,537	0.49	\$168,821	\$845,011	\$-1,866,809	-1,105.79
TRAVELERS INDEMNITY CO OF AMERICA	\$180,202	0.49	\$183,736	\$0	\$140,178	76.29
GLENS FALLS INSURANCE COMPANY THE	\$174,722	0.48	\$186,568	\$256,350	\$202,777	108.69
CHARTER OAK FIRE INSURANCE CO THE	\$166,357	0.45	\$172,692	\$466,587	\$828,523	479.77
SENTRY INSURANCE A MUTUAL COMPANY	\$159,990	0.44	\$176,332	\$3,010	\$649,799	368.51
CINCINNATI INS CO THE	\$156,135	0.42	\$159,728	\$0	\$0	0.00
NATIONWIDE PROPERTY & CASUALTY INS CO	\$145,018	0.39	\$253,134	\$149,240	\$137,494	54.32
TRUCK INSURANCE EXCHANGE	\$144,784	0.39	\$180,356	\$0	\$69,709	38.65
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$144,700	0.39	\$132,315	\$0	\$-94,440	-71.38
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$139,207	0.38	\$135,038	\$44,599	\$-26,653	-19.74
STATE AUTOMOBILE MUTUAL INS CO	\$139,187	0.38	\$95,669	\$0	\$0	0.00
VALLEY FORGE INSURANCE COMPANY	\$132,501	0.36	\$133,352	\$17,608	\$139,973	104.97
AMERICAN AUTOMOBILE INSURANCE CO	\$122,623	0.33	\$24,445	\$0	\$45,107	184.52
HAWKEYE SECURITY INSURANCE COMPANY	\$121,875	0.33	\$186,252	\$29,321	\$139,029	74.65
ALLIED MUTUAL INS CO	\$120,272	0.33	\$112,494	\$840	\$840	0.75

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
AMERICAN AND FOREIGN INSURANCE CO	\$117,293	0.32	\$114,540	\$-20	\$35,924	31.36
INSURANCE CO OF THE STATE OF PA	\$112,000	0.30	\$103,257	\$0	\$43,267	41.90
NATIONWIDE MUTUAL INSURANCE COMPANY	\$111,956	0.30	\$114,462	\$43,518	\$149,786	130.86
NORTH AMERICAN SPECIALTY INS CO	\$107,450	0.29	\$39,008	\$0	\$10,284	26.36
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$104,113	0.28	\$108,171	\$63,810	\$62,986	58.23
UNITED STATES FIDELITY & GUARANTY CO	\$93,964	0.26	\$83,260	\$456,797	\$2,713,902	3,259.55
SHELTER MUTUAL INSURANCE CO	\$93,884	0.26	\$80,649	\$13,639	\$34,514	42.80
AMERICAN INSURANCE COMPANY THE	\$92,651	0.25	\$67,891	\$-4,986,376	\$-5,298,560	-7,804.51
RLI INSURANCE COMPANY	\$81,036	0.22	\$60,337	\$30,000	\$-170,371	-282.37
ATLAS INSURANCE COMPANY	\$76,274	0.21	\$61,732	\$0	\$-5,000	-8.10
GRINNELL MUTUAL REINSURANCE COMPANY	\$75,649	0.21	\$66,430	\$4,583	\$-45,829	-68.99
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$70,177	0.19	\$45,940	\$50,000	\$70,323	153.08
GLOBE INDEMNITY COMPANY	\$66,798	0.18	\$58,989	\$9,900	\$1,797	3.05
NEW YORK FRONTIER INSURANCE COMPANY	\$62,566	0.17	\$62,002	\$0	\$-27,310	-44.05
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$61,500	0.17	\$61,500	\$0	\$243,934	396.64
GRAIN DEALERS MUTUAL INSURANCE CO	\$60,680	0.17	\$57,627	\$8,587	\$11,129	19.31
FIDELITY AND GUARANTY INS UNDERWRITERS	\$57,442	0.16	\$19,562	\$0	\$-11,123	-56.86
SKANDIA U S INSURANCE COMPANY*	\$56,977	0.16	\$47,265	\$0	\$80,675	170.69
SAFECO INSURANCE CO OF AMERICA	\$51,601	0.14	\$25,853	\$0	\$-44,734	-173.03
AUTOMOBILE INS CO OF HARTFORD CT	\$51,508	0.14	\$49,668	\$105	\$16,001	32.22

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
HARTFORD ACCIDENT & INDEMNITY CO*	\$50,976	0.14	\$50,976	\$-858,608	\$-1,876,974	-3,682.07
STATE AUTO PROPERTY & CASUALTY INS CO	\$48,004	0.13	\$9,000	\$0	\$0	0.00
COLUMBIA MUTUAL INSURANCE CO	\$44,321	0.12	\$40,093	\$0	\$0	0.00
COMMERCIAL UNION INSURANCE COMPANY	\$43,424	0.12	\$30,501	\$21,100	\$21,333	69.94
UNITED SECURITY INSURANCE COMPANY	\$43,077	0.12	\$46,395	\$615	\$-19,260	-41.51
FARMERS AND MERCHANTS INSURANCE CO	\$42,094	0.11	\$71,747	\$0	\$10,936	15.24
MICHIGAN MUTUAL INSURANCE COMPANY	\$38,244	0.10	\$16,179	\$4,735	\$63,962	395.34
HARTFORD FIRE INSURANCE COMPANY	\$35,728	0.10	\$30,581	\$-5,000	\$-664,615	-2,173.29
COLONIA INSURANCE COMPANY	\$35,336	0.10	\$27,843	\$0	\$540,185	1,940.11
PENNSYLVANIA GENERAL INSURANCE CO	\$34,696	0.09	\$42,049	\$6,250	\$-3,777	-8.98
AMERICAN FAMILY MUTUAL INS CO	\$34,644	0.09	\$29,768	\$53,500	\$263,844	886.33
MUTUAL SERVICE CASUALTY INSURANCE CO	\$34,150	0.09	\$22,391	\$0	\$11,576	51.70
COMMERCE AND INDUSTRY INSURANCE CO	\$33,537	0.09	\$42,162	\$-1,500	\$-18,972	-45.00
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$31,136	0.08	\$19,772	\$0	\$20,905	105.73
MINNESOTA FIRE AND CASUALTY COMPANY	\$30,856	0.08	\$30,461	\$0	\$0	0.00
FARMERS ALLIANCE MUTUAL INS CO	\$25,687	0.07	\$20,414	\$0	\$0	0.00
NORTHBROOK NATIONAL INS CO	\$24,350	0.07	\$14,339	\$0	\$8,843	61.67
CIGNA INSURANCE COMPANY	\$23,540	0.06	\$21,788	\$0	\$7,160	32.86
WEST AMERICAN INSURANCE COMPANY	\$22,200	0.06	\$34,482	\$0	\$-6,310	-18.30
NORTHWESTERN NATIONAL CASUALTY CO	\$18,277	0.05	\$19,761	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
AMERICAN MANUFACTURERS MUTUAL INS CO	\$18,192	0.05	\$21,464	\$40	\$8,109	37.78
NN INSURANCE COMPANY	\$17,249	0.05	\$17,250	\$0	\$0	0.00
CONTINENTAL CASUALTY COMPANY*	\$16,212	0.04	\$269,854	\$28,621	\$-493,102	-182.73
NEW HAMPSHIRE INSURANCE COMPANY	\$15,599	0.04	\$18,999	\$0	\$-59,069	-310.91
MARYLAND CASUALTY COMPANY	\$15,590	0.04	\$26,748	\$0	\$-23,318	-87.18
PENN AMERICA INS CO	\$15,256	0.04	\$22,842	\$2,623	\$-8,118	-35.54
MICHIGAN MILLERS MUTUAL INS CO	\$15,060	0.04	\$37,490	\$53,429	\$58,329	155.59
FIRST SPECIALTY INSURANCE CORPORATION	\$15,000	0.04	\$20,319	\$0	\$10,167	50.04
GENERAL CASUALTY CO OF WISCONSIN	\$14,023	0.04	\$11,633	\$0	\$351	3.02
STANDARD FIRE INSURANCE COMPANY	\$13,959	0.04	\$13,182	\$0	\$-26,462	-200.74
TRI STATE INSURANCE COMPANY	\$13,854	0.04	\$20,491	\$900	\$-20,536	-100.22
ALLSTATE INSURANCE COMPANY	\$13,275	0.04	\$9,329	\$14,570	\$-355,864	-3,814.60
HARTFORD CASUALTY INS CO	\$11,654	0.03	\$13,265	\$0	\$-2,322	-17.50
MT AIRY INSURANCE COMPANY	\$10,570	0.03	\$4,659	\$0	\$1,888	40.52
ATLANTIC INSURANCE COMPANY	\$8,828	0.02	\$9,034	\$0	\$0	0.00
OHIO CASUALTY INSURANCE COMPANY	\$8,598	0.02	\$19,181	\$0	\$-566	-2.95
AMERICAN ECONOMY INSURANCE COMPANY	\$8,407	0.02	\$8,676	\$0	\$0	0.00
BITUMINOUS CASUALTY CORPORATION	\$8,353	0.02	\$9,995	\$0	\$39,800	398.20
AMERICAN FIRE & CASUALTY COMPANY	\$8,301	0.02	\$20,637	\$12,069	\$3,881	18.81
NORTHERN INSURANCE CO OF NEW YORK	\$8,106	0.02	\$11,932	\$1,826	\$-536,983	-4,500.36

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
CAPITOL INDEMNITY CORPORATION	\$7,784	0.02	\$17,775	\$0	\$0	0.00
NORTHBROOK INDEMNITY CO	\$6,370	0.02	\$2,585	\$0	\$2,956	114.35
FIREMANS FUND INSURANCE COMPANY	\$4,778	0.01	\$64,391	\$6,000	\$217,439	337.69
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$4,757	0.01	\$2,669	\$0	\$0	0.00
REGENT INSURANCE COMPANY	\$4,649	0.01	\$1,958	\$0	\$93	4.75
SHELTER GENERAL INS CO	\$3,068	0.01	\$3,405	\$0	\$57,994	1,703.20
PROVIDENCE WASHINGTON INSURANCE CO	\$2,923	0.01	\$3,192	\$0	\$13,067	409.37
EMPIRE FIRE AND MARINE INSURANCE CO	\$2,618	0.01	\$1,912	\$0	\$0	0.00
NATIONAL FIRE INS CO OF HARTFORD	\$2,559	0.01	\$2,554	\$0	\$-753	-29.48
GULF INSURANCE COMPANY	\$2,345	0.01	\$2,715	\$0	\$-29,700	-1,093.92
EQUITY MUTUAL INSURANCE COMPANY	\$2,336	0.01	\$4,680	\$0	\$0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$2,271	0.01	\$2,281	\$0	\$1,378	60.41
ATLANTIC MUTUAL INSURANCE COMPANY	\$1,963	0.01	\$2,624	\$0	\$10,331	393.71
CASUALTY RECIPROCAL EXCHANGE	\$1,607	0.00	\$2,155	\$0	\$0	0.00
AETNA CASUALTY & SURETY CO OF IL	\$1,408	0.00	\$-358	\$0	\$-1,439	401.96
AMERICAN EMPLOYERS INSURANCE CO	\$1,055	0.00	\$923	\$0	\$14	1.52
VIGILANT INSURANCE COMPANY	\$1,007	0.00	\$191	\$0	\$-465	-243.46
STAR INSURANCE COMPANY	\$997	0.00	\$1,038	\$0	\$-480	-46.24
OAK RIVER INSURANCE COMPANY	\$967	0.00	\$244	\$0	\$57	23.36
GENERAL INSURANCE CO OF AMERICA	\$831	0.00	\$822	\$0	\$44,567	5,421.78

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
UTICA MUTUAL INSURANCE COMPANY	\$706	0.00	\$600	\$0	\$500	83.33
AMERISURE INSURANCE COMPANY	\$682	0.00	\$13,144	\$0	\$-7,362	-56.01
AMERICAN NATIONAL FIRE INSURANCE CO	\$582	0.00	\$223	\$0	\$-412,310	-184,892.38
STATE FARM FIRE AND CASUALTY CO	\$576	0.00	\$1,165	\$25,000	\$-68	-5.84
SECURITY NATIONAL INSURANCE COMPANY	\$561	0.00	\$600	\$0	\$0	0.00
GRANITE STATE INSURANCE COMPANY	\$544	0.00	\$1,035	\$1,002,930	\$1,002,141	96,825.22
TRINITY UNIVERSAL INSURANCE COMPANY	\$537	0.00	\$1,282	\$0	\$0	0.00
BROTHERHOOD MUTUAL INSURANCE CO	\$512	0.00	\$154	\$0	\$0	0.00
SELECT INSURANCE COMPANY	\$494	0.00	\$535	\$0	\$0	0.00
AMERICAN FIRE AND INDEMNITY COMPANY	\$472	0.00	\$208	\$0	\$0	0.00
UNITED PACIFIC INSURANCE COMPANY	\$349	0.00	\$47	\$0	\$20	42.55
GREAT AMERICAN INSURANCE COMPANY	\$318	0.00	\$133	\$0	\$-1,040	-781.95
NORTHLAND INSURANCE COMPANY	\$278	0.00	\$1,179	\$0	\$-594	-50.38
MID CONTINENT CASUALTY COMPANY	\$241	0.00	\$545	\$0	\$0	0.00
SOUTH CAROLINA INSURANCE COMPANY	\$236	0.00	\$495	\$417	\$-541	-109.29
AETNA CASUALTY CO OF CONNECTICUT	\$228	0.00	\$228	\$10,590	\$10,741	4,710.96
AMERICAN INDEMNITY COMPANY	\$125	0.00	\$61	\$0	\$0	0.00
FIDELITY AND CASUALTY CO OF NY*	\$79	0.00	\$81	\$0	\$-33,370	-41,197.53
FIRST NATIONAL INS CO OF AMERICA	\$61	0.00	\$424	\$0	\$-1,491	-351.65
FIRST FINANCIAL INSURANCE COMPANY	\$48	0.00	\$1,746	\$0	\$-2,487	-142.44

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
ASSURANCE COMPANY OF AMERICA	\$44	0.00	\$45	\$4,167	\$-1,049	-2,331.11
PHOENIX INSURANCE COMPANY THE	\$30	0.00	\$268	\$0	\$-77,981	-29,097.39
J C PENNEY CASUALTY INSURANCE CO	\$0	0.00	\$0	\$89	\$0	
FARMLAND MUTUAL INSURANCE COMPANY	\$0	0.00	\$15	\$0	\$0	0.00
AMERICAN HOME ASSURANCE COMPANY	\$0	0.00	\$0	\$871	\$871	
BIRMINGHAM FIRE INS CO OF PA	\$0	0.00	\$0	\$0	\$-6,709	
NATIONAL INDEMNITY COMPANY	\$0	0.00	\$0	\$-1,324,817	\$-1,315,502	
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00	\$0	\$0	\$4,500	
LONDON ASSURANCE OF AMERICA INC THE	\$0	0.00	\$0	\$0	\$-755	
SEA INSURANCE CO OF AMERICA THE	\$0	0.00	\$0	\$0	\$3,070	
CIGNA PROPERTY & CASUALTY INS CO	\$0	0.00	\$0	\$0	\$-8,601	
CENTURY INDEMNITY COMPANY	\$0	0.00	\$20,724	\$0	\$193,660	934.47
INDUSTRIAL INDEMNITY COMPANY*	\$0	0.00	\$0	\$0	\$4	
NORTH RIVER INSURANCE COMPANY THE*	\$0	0.00	\$0	\$0	\$-77,327	
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	\$-22,739	
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00	\$0	\$0	\$70,871	
STONEWALL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-221,913	
CITY INSURANCE COMPANY	\$0	0.00	\$0	\$4,000	\$-124,000	
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00	\$-30,079	\$0	\$-39,672	131.89
ECONOMY FIRE & CASUALTY COMPANY	\$0	0.00	\$788	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	0.00	\$0	\$0	\$-1,859	
NORTHWESTERN NATIONAL INS CO	\$0	0.00	\$0	\$0	\$5,445	
SAFEGUARD INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-33	
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-30	
SECURITY INSURANCE CO OF HARTFORD	\$0	0.00	\$0	\$0	\$-29,424	
TIG PREMIER INSURANCE COMPANY	\$0	0.00	\$187	\$0	\$0	0.00
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-134	
VALIANT INS CO	\$0	0.00	\$57	\$0	\$-111	-194.74
PRUDENTIAL REINSURANCE COMPANY	\$0	0.00	\$0	\$0	\$103,632	
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	0.00	\$0	\$0	\$-19,000	
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	0.00	\$0	\$0	\$34,000	
HARTFORD UNDERWRITERS INSURANCE CO	\$0	0.00	\$0	\$0	\$-51	
BANKERS INSURANCE COMPANY	\$0	0.00	\$3,542	\$0	\$-832	-23.49
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$12	
INSURANCE COMPANY OF EVANSTON	\$0	0.00	\$128	\$0	\$378	295.31
AMERICAN ZURICH INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-11,978	
HOME INSURANCE CO OF WISCONSIN THE	\$0	0.00	\$0	\$0	\$10,000	
AMERICAN GUARANTEE & LIABILITY INS CO	\$-6	-0.00	\$381	\$0	\$-19,447	-5,104.20
LITITZ MUTUAL INSURANCE COMPANY	\$-7	-0.00	\$-151	\$500	\$500	-331.13
YORK INSURANCE COMPANY	\$-24	-0.00	\$65	\$0	\$40	61.54

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
ALLIANZ INSURANCE COMPANY	\$-94	-0.00	\$-94	\$0	\$-2,915	3,101.06
HOUSTON GENERAL INS CO	\$-135	-0.00	\$237	\$0	\$-3,068	-1,294.51
KANSAS CITY FIRE & MARINE INS CO	\$-137	-0.00	\$116	\$0	\$-385	-331.90
AMERICAN ALLIANCE INSURANCE COMPANY	\$-203	-0.00	\$-127	\$0	\$-641	504.72
AETNA CASUALTY & SURETY OF AMERICA	\$-268	-0.00	\$-826	\$2,515	\$-2,925	354.12
KENTUCKY INSURANCE COMPANY	\$-421	-0.00	\$1,295	\$0	\$94	7.26
POTOMAC INSURANCE CO OF ILLINOIS	\$-1,510	-0.00	\$9,457	\$2,206	\$-1,966	-20.79
CONTINENTAL WESTERN INSURANCE CO	\$-6,744	-0.02	\$-3,145	\$3,903	\$-16,503	524.74
HIGHLANDS INSURANCE COMPANY	\$-8,261	-0.02	\$-3,713	\$0	\$0	0.00
FARMINGTON CASUALTY COMPANY	\$-9,896	-0.03	\$-17,788	\$0	\$4,364	-24.53
NORTHBROOK PROPERTY & CASUALTY INS CO	\$-12,578	-0.03	\$7,237	\$24,000	\$-71,332	-985.66
TOTAL	\$36,745,990	100.00	\$37,205,095	\$13,417,150	\$10,605,479	28.51

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
RELIANCE INSURANCE COMPANY	\$3,509,692	9.70	\$3,317,972	\$323	\$2,494,099	75.17
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$2,566,871	7.09	\$1,559,067	\$1,235,439	\$1,528,257	98.02
LIBERTY MUTUAL INSURANCE COMPANY	\$2,399,977	6.63	\$2,316,095	\$1,667,783	\$2,360,897	101.93
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,843,771	5.09	\$2,431,744	\$1,658,750	\$1,275,623	52.46
ST PAUL FIRE & MARINE INSURANCE CO	\$1,805,535	4.99	\$2,167,639	\$73,750	\$938,447	43.29
FEDERAL INSURANCE COMPANY	\$1,486,661	4.11	\$1,413,680	\$380,509	\$939,027	66.42
INTERNATIONAL INSURANCE COMPANY*	\$1,466,135	4.05	\$1,575,636	\$0	\$-435,094	-27.61
FEDERATED MUTUAL INSURANCE COMPANY	\$1,284,725	3.55	\$1,414,450	\$343,922	\$1,035,129	73.18
ZURICH INSURANCE COMPANY	\$1,059,994	2.93	\$1,103,879	\$595,244	\$926,924	83.97
TIG INSURANCE COMPANY	\$1,011,062	2.79	\$1,120,321	\$3,666,158	\$-2,455,740	-219.20
UNITED STATES FIRE INSURANCE CO*	\$988,752	2.73	\$881,453	\$693,033	\$879,237	99.75
ST PAUL MERCURY INSURANCE COMPANY	\$964,649	2.67	\$984,445	\$239,681	\$295,177	29.98
ROYAL INDEMNITY COMPANY	\$861,734	2.38	\$1,213,839	\$25,000	\$-32,188	-2.65
TRAVELERS INDEMNITY COMPANY	\$856,536	2.37	\$-250,116	\$290,645	\$-868,506	347.24
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$618,504	1.71	\$641,721	\$53,160	\$232,439	36.22
TRANSCONTINENTAL INSURANCE COMPANY	\$599,579	1.66	\$589,139	\$-959,281	\$-254,094	-43.13
HOME INSURANCE COMPANY THE	\$546,870	1.51	\$438,098	\$17,350	\$158,101	36.09
PLANET INSURANCE COMPANY	\$508,163	1.40	\$577,672	\$0	\$-33,317	-5.77
CONTINENTAL INSURANCE COMPANY THE*	\$499,680	1.38	\$477,418	\$1,501,114	\$985,719	206.47
GREAT NORTHERN INSURANCE COMPANY	\$495,016	1.37	\$474,888	\$161,795	\$-34,498	-7.26

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
UNITED FIRE AND CASUALTY COMPANY	\$456,719	1.26	\$452,879	\$30,956	\$28,504	6.29
NATIONAL SURETY CORPORATION	\$428,699	1.18	\$410,024	\$0	\$327,329	79.83
TRANSPORTATION INSURANCE COMPANY	\$394,707	1.09	\$382,114	\$-2,544,569	\$4,024,625	1,053.25
UNIVERSAL UNDERWRITERS INS CO	\$360,690	1.00	\$360,690	\$32,207	\$325,733	90.31
NATIONWIDE PROPERTY & CASUALTY INS CO	\$344,550	0.95	\$305,020	\$189,417	\$355,055	116.40
RANGER INSURANCE COMPANY	\$335,497	0.93	\$371,756	\$57,650	\$-81,304	-21.87
LUMBERMENS MUTUAL CASUALTY CO	\$331,308	0.92	\$302,248	\$2,468	\$63,625	21.05
WAUSAU UNDERWRITERS INS CO	\$320,539	0.89	\$317,990	\$71,534	\$124,931	39.29
INSURANCE COMPANY OF NORTH AMERICA	\$310,945	0.86	\$813,532	\$663,501	\$46,726	5.74
OLD REPUBLIC INSURANCE COMPANY	\$277,978	0.77	\$283,426	\$5,193	\$65,193	23.00
HOME INDEMNITY COMPANY THE	\$277,808	0.77	\$192,386	\$439,594	\$238,064	123.74
LIBERTY INSURANCE CORPORATION	\$245,140	0.68	\$289,304	\$12,786	\$31,853	11.01
AMERICAN STATES INSURANCE COMPANY*	\$241,266	0.67	\$247,973	\$4,331	\$45,796	18.47
SENTRY INSURANCE A MUTUAL COMPANY	\$221,266	0.61	\$220,282	\$5,998	\$-74,575	-33.85
EMPLOYERS MUTUAL CASUALTY COMPANY	\$216,106	0.60	\$226,709	\$82	\$126,007	55.58
JOHN DEERE INSURANCE COMPANY	\$214,116	0.59	\$182,506	\$500,955	\$215,014	117.81
VALLEY FORGE INSURANCE COMPANY	\$208,196	0.58	\$232,407	\$15,000	\$-116,137	-49.97
CHARTER OAK FIRE INSURANCE CO THE	\$197,369	0.55	\$258,127	\$63,472	\$307,673	119.19
TWIN CITY FIRE INS CO	\$194,534	0.54	\$252,973	\$35,790	\$677,991	268.01
INDIANA LUMBERMENS MUTUAL INS CO	\$191,835	0.53	\$189,206	\$10,000	\$-79,337	-41.93

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
HOME INSURANCE CO OF WISCONSIN THE	\$180,915	0.50	\$183,124	\$0	\$64,000	34.95
TRAVELERS INDEMNITY CO OF AMERICA	\$180,857	0.50	\$181,008	\$423	\$39,423	21.78
AMERICAN CASUALTY CO OF READING PA	\$173,208	0.48	\$186,283	\$29,819	\$-140,313	-75.32
FIREMANS FUND INS CO OF WISCONSIN	\$162,423	0.45	\$156,074	\$0	\$263,009	168.52
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$161,760	0.45	\$183,663	\$0	\$80,136	43.63
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$161,647	0.45	\$164,732	\$25,662	\$71,912	43.65
GLENS FALLS INSURANCE COMPANY THE	\$160,611	0.44	\$160,640	\$175,067	\$328,852	204.71
GERLING AMERICA INSURANCE COMPANY	\$158,803	0.44	\$124,891	\$0	\$69,162	55.38
HARTFORD FIRE INSURANCE COMPANY	\$158,390	0.44	\$201,261	\$24,775	\$-493,479	-245.19
TRUCK INSURANCE EXCHANGE	\$143,454	0.40	\$134,611	\$0	\$-98,622	-73.26
FARMERS AND MERCHANTS INSURANCE CO	\$137,645	0.38	\$175,122	\$0	\$0	0.00
ROYAL INSURANCE COMPANY OF AMERICA	\$131,961	0.36	\$148,974	\$4,230	\$-194,024	-130.24
MARYLAND CASUALTY COMPANY	\$127,341	0.35	\$162,836	\$19,921	\$217,878	133.80
AETNA CASUALTY AND SURETY COMPANY	\$120,132	0.33	\$134,824	\$752,758	\$3,092,147	2,293.47
AMERICAN MOTORISTS INSURANCE CO	\$117,599	0.32	\$265,300	\$99,634	\$175,673	66.22
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$117,500	0.32	\$135,207	\$60,841	\$43,871	32.45
AMCO INSURANCE COMPANY	\$116,526	0.32	\$122,296	\$18,839	\$1,939	1.59
HAWKEYE SECURITY INSURANCE COMPANY	\$107,900	0.30	\$96,518	\$12,250	\$-96,970	-100.47
CINCINNATI INS CO THE	\$106,182	0.29	\$85,104	\$0	\$0	0.00
FIREMANS FUND INSURANCE COMPANY	\$97,274	0.27	\$40,995	\$0	\$591,156	1,442.02

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
ALLIED MUTUAL INS CO	\$91,817	0.25	\$102,330	\$0	\$0	0.00
ASSURANCE COMPANY OF AMERICA	\$83,664	0.23	\$94,203	\$25,221	\$-233,896	-248.29
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$83,006	0.23	\$79,939	\$105,040	\$84,758	106.03
UNITED STATES FIDELITY & GUARANTY CO	\$82,871	0.23	\$132,099	\$1,461,228	\$-413,054	-312.69
GENERAL ACCIDENT INS CO OF AMERICA	\$82,468	0.23	\$82,977	\$1,500	\$-29,836	-35.96
INSURANCE CO OF THE STATE OF PA	\$82,275	0.23	\$65,336	\$0	\$24,288	37.17
NATIONWIDE MUTUAL INSURANCE COMPANY	\$78,160	0.22	\$77,959	\$14,784	\$-642	-0.82
NORTHBROOK PROPERTY & CASUALTY INS CO	\$74,264	0.21	\$49,747	\$30,055	\$-155,645	-312.87
CONTINENTAL CASUALTY COMPANY*	\$72,618	0.20	\$55,220	\$-11,492	\$41,375	74.93
AMERICAN INSURANCE COMPANY THE	\$69,899	0.19	\$66,893	\$4,818	\$-437,453	-653.96
PENNSYLVANIA GENERAL INSURANCE CO	\$68,807	0.19	\$78,353	\$60,005	\$5,576	7.12
GRINNELL MUTUAL REINSURANCE COMPANY	\$66,036	0.18	\$57,242	\$12,542	\$3,967	6.93
CENTURY INDEMNITY COMPANY	\$61,875	0.17	\$63,733	\$0	\$-26,844	-42.12
SECURA INSURANCE A MUTUAL COMPANY	\$58,977	0.16	\$54,741	\$0	\$0	0.00
AETNA CASUALTY & SURETY OF AMERICA	\$58,282	0.16	\$57,391	\$869	\$28,891	50.34
MICHIGAN MILLERS MUTUAL INS CO	\$57,107	0.16	\$34,908	\$3,500	\$44,700	128.05
SHELTER MUTUAL INSURANCE CO	\$50,556	0.14	\$28,175	\$3,293	\$21,851	77.55
COMMERCE AND INDUSTRY INSURANCE CO	\$48,105	0.13	\$54,418	\$1,500	\$-26,708	-49.08
GRAIN DEALERS MUTUAL INSURANCE CO	\$47,208	0.13	\$48,868	\$13,160	\$-16,870	-34.52
NORTHERN INSURANCE CO OF NEW YORK	\$45,546	0.13	\$57,779	\$75,350	\$-183,913	-318.30

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
WEST AMERICAN INSURANCE COMPANY	\$43,083	0.12	\$46,387	\$608	\$-2,872	-6.19
ATLAS INSURANCE COMPANY	\$41,842	0.12	\$45,906	\$0	\$0	0.00
HARTFORD CASUALTY INS CO	\$41,445	0.11	\$39,574	\$0	\$-2,929	-7.40
HEART OF AMERICA FIRE & CAS CO*	\$39,815	0.11	\$47,577	\$427	\$-7,573	-15.92
AMERICAN FIRE & CASUALTY COMPANY	\$36,829	0.10	\$40,132	\$0	\$2,266	5.65
COLUMBIA MUTUAL INSURANCE CO	\$32,764	0.09	\$30,077	\$0	\$7,000	23.27
TRI STATE INSURANCE COMPANY	\$32,112	0.09	\$31,701	\$0	\$21,992	69.37
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$31,387	0.09	\$25,916	\$10,750	\$26,695	103.01
AMERICAN FAMILY MUTUAL INS CO	\$30,683	0.08	\$30,064	\$17,835	\$106,231	353.35
NEW YORK FRONTIER INSURANCE COMPANY	\$29,966	0.08	\$29,136	\$0	\$27,310	93.73
COLONIA INSURANCE COMPANY	\$29,399	0.08	\$28,289	\$0	\$-17,259	-61.01
MINNESOTA FIRE AND CASUALTY COMPANY	\$29,359	0.08	\$21,728	\$0	\$-1,930	-8.88
PENN AMERICA INS CO	\$27,360	0.08	\$20,652	\$7,500	\$-85,520	-414.10
NORTHWESTERN NATIONAL CASUALTY CO	\$27,138	0.07	\$29,402	\$0	\$0	0.00
STANDARD FIRE INSURANCE COMPANY	\$26,689	0.07	\$27,146	\$-20,694	\$-186,401	-686.66
CONTINENTAL WESTERN INSURANCE CO	\$26,490	0.07	\$23,754	\$5,552	\$511	2.15
SKANDIA U S INSURANCE COMPANY	\$25,982	0.07	\$24,997	\$-5,134	\$-30,447	-121.80
FIRST SPECIALTY INSURANCE CORPORATION	\$24,450	0.07	\$14,281	\$0	\$7,881	55.19
CAPITOL INDEMNITY CORPORATION	\$24,188	0.07	\$24,815	\$0	\$-1,000	-4.03
POTOMAC INSURANCE CO OF ILLINOIS	\$22,602	0.06	\$30,553	\$0	\$-10,096	-33.04

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
FARMERS ALLIANCE MUTUAL INS CO	\$21,873	0.06	\$22,492	\$2,000	\$-8,000	-35.57
AMERISURE INSURANCE COMPANY	\$21,504	0.06	\$9,944	\$0	\$17,203	173.00
COMMERCIAL UNION INSURANCE COMPANY	\$21,313	0.06	\$21,161	\$0	\$-6,130	-28.97
OHIO CASUALTY INSURANCE COMPANY	\$20,773	0.06	\$20,249	\$9,050	\$12,292	60.70
CIGNA INSURANCE COMPANY	\$20,433	0.06	\$10,245	\$0	\$5,598	54.64
UNITED SECURITY INSURANCE COMPANY	\$19,834	0.05	\$14,212	\$0	\$1,478	10.40
LIBERTY MUTUAL FIRE INSURANCE CO	\$16,747	0.05	\$29,102	\$605,000	\$549,667	1,888.76
SAFECO INSURANCE CO OF AMERICA	\$15,867	0.04	\$14,743	\$0	\$-125,336	-850.14
NN INSURANCE COMPANY	\$15,361	0.04	\$11,067	\$0	\$0	0.00
STATE AUTOMOBILE MUTUAL INS CO	\$14,835	0.04	\$1,434	\$0	\$0	0.00
RLI INSURANCE COMPANY	\$14,575	0.04	\$188,045	\$0	\$262,870	139.79
GENERAL CASUALTY CO OF WISCONSIN	\$12,161	0.03	\$13,481	\$0	\$-5,140	-38.13
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$10,848	0.03	\$7,837	\$0	\$3,000	38.28
PACIFIC EMPLOYERS INSURANCE COMPANY	\$10,800	0.03	\$196,830	\$0	\$170,309	86.53
AMERICAN ECONOMY INSURANCE COMPANY	\$10,305	0.03	\$11,872	\$0	\$0	0.00
HIGHLANDS INSURANCE COMPANY	\$10,014	0.03	\$5,466	\$0	\$0	0.00
MICHIGAN MUTUAL INSURANCE COMPANY	\$9,822	0.03	\$5,773	\$0	\$17,569	304.33
BITUMINOUS CASUALTY CORPORATION	\$9,707	0.03	\$15,740	\$0	\$-4,000	-25.41
NEW HAMPSHIRE INSURANCE COMPANY	\$8,444	0.02	\$56,695	\$2,200	\$66,469	117.24
ATLANTIC INSURANCE COMPANY	\$7,222	0.02	\$9,690	\$0	\$-4,049	-41.79

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
MUTUAL SERVICE CASUALTY INSURANCE CO	\$6,998	0.02	\$5,833	\$0	\$634	10.87
FIRST FINANCIAL INSURANCE COMPANY	\$6,955	0.02	\$10,260	\$0	\$-9,776	-95.28
NORTHBROOK NATIONAL INS CO	\$6,897	0.02	\$3,167	\$0	\$-2,633	-83.14
FARMINGTON CASUALTY COMPANY	\$6,696	0.02	\$14,588	\$0	\$2,654	18.19
EQUITY MUTUAL INSURANCE COMPANY	\$6,366	0.02	\$5,105	\$0	\$0	0.00
GLOBE INDEMNITY COMPANY	\$5,500	0.02	\$6,730	\$0	\$-8,644	-128.44
BANKERS INSURANCE COMPANY	\$5,000	0.01	\$1,458	\$0	\$832	57.06
AUTOMOBILE INS CO OF HARTFORD CT	\$4,979	0.01	\$6,819	\$0	\$823	12.07
MT AIRY INSURANCE COMPANY	\$4,113	0.01	\$2,916	\$0	\$622	21.33
ATLANTIC MUTUAL INSURANCE COMPANY	\$3,726	0.01	\$4,425	\$0	\$-11,083	-250.46
ALLSTATE INSURANCE COMPANY	\$3,632	0.01	\$4,474	\$19,723	\$4,510,210	100,809.34
AETNA CASUALTY & SURETY CO OF IL	\$3,407	0.01	\$4,307	\$27,777	\$-35,790	-830.97
COMMONWEALTH GENERAL INS CO*	\$3,298	0.01	\$967	\$0	\$612	63.29
ECONOMY FIRE & CASUALTY COMPANY	\$3,203	0.01	\$4,235	\$0	\$0	0.00
GULF INSURANCE COMPANY	\$3,103	0.01	\$4,283	\$0	\$-5,764	-134.58
NORTHLAND INSURANCE COMPANY	\$3,006	0.01	\$2,857	\$0	\$-406	-14.21
PROVIDENCE WASHINGTON INSURANCE CO	\$2,484	0.01	\$1,786	\$0	\$0	0.00
VALIANT INS CO	\$2,054	0.01	\$2,159	\$0	\$1,114	51.60
MID CONTINENT CASUALTY COMPANY	\$2,016	0.01	\$1,712	\$0	\$0	0.00
STAR INSURANCE COMPANY	\$1,975	0.01	\$1,790	\$0	\$929	51.90

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
HOUSTON GENERAL INS CO	\$1,974	0.01	\$4,609	\$0	\$1,028	22.30
CASUALTY RECIPROCAL EXCHANGE	\$1,726	0.00	\$1,503	\$0	\$0	0.00
GRANITE STATE INSURANCE COMPANY	\$1,707	0.00	\$1,226	\$0	\$1,220	99.51
AMERICAN EAGLE INSURANCE CO	\$1,505	0.00	\$1,505	\$0	\$0	0.00
KENTUCKY INSURANCE COMPANY	\$1,458	0.00	\$4,434	\$0	\$-681	-15.36
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,357	0.00	\$388	\$0	\$0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$1,332	0.00	\$1,426	\$0	\$-993	-69.64
SOUTH CAROLINA INSURANCE COMPANY	\$986	0.00	\$1,482	\$0	\$-693	-46.76
AMERICAN NATIONAL FIRE INSURANCE CO	\$898	0.00	\$878	\$4,500	\$-119,703	-13,633.60
WESTCHESTER FIRE INSURANCE COMPANY*	\$869	0.00	\$869	\$0	\$75,704	8,711.62
SHELTER GENERAL INS CO	\$816	0.00	\$3,729	\$0	\$2,714	72.78
GENERAL INSURANCE CO OF AMERICA	\$700	0.00	\$614	\$0	\$-7,925	-1,290.72
AMERICAN AUTOMOBILE INSURANCE CO	\$666	0.00	\$840	\$0	\$-1,543	-183.69
KANSAS CITY FIRE & MARINE INS CO	\$583	0.00	\$330	\$0	\$425	128.79
SECURITY NATIONAL INSURANCE COMPANY	\$576	0.00	\$145	\$0	\$0	0.00
SELECT INSURANCE COMPANY	\$574	0.00	\$3,209	\$0	\$-5,320	-165.78
AMERICAN EMPLOYERS INSURANCE CO	\$559	0.00	\$560	\$0	\$-11,426	-2,040.36
EMPIRE FIRE AND MARINE INSURANCE CO	\$497	0.00	\$459	\$0	\$-184	-40.09
STATE AUTO PROPERTY & CASUALTY INS CO	\$400	0.00	\$17	\$0	\$0	0.00
TIG PREMIER INSURANCE COMPANY	\$374	0.00	\$155	\$0	\$0	0.00

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
GREAT AMERICAN INSURANCE COMPANY	\$369	0.00	\$445	\$0	\$-2,119	-476.18
AMERICAN ALLIANCE INSURANCE COMPANY	\$366	0.00	\$361	\$0	\$-695	-192.52
AETNA CASUALTY CO OF CONNECTICUT	\$352	0.00	\$352	\$0	\$-18	-5.11
NORTH AMERICAN SPECIALTY INS CO	\$225	0.00	\$359	\$0	\$210	58.50
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$201	0.00	\$65	\$0	\$0	0.00
INSURANCE COMPANY OF EVANSTON	\$181	0.00	\$53	\$0	\$-259	-488.68
NATIONAL FIRE INS CO OF HARTFORD	\$178	0.00	\$177	\$0	\$-5,352	-3,023.73
YORK INSURANCE COMPANY	\$149	0.00	\$59	\$0	\$0	0.00
FIDELITY AND CASUALTY CO OF NY*	\$145	0.00	\$155	\$0	\$33,461	21,587.74
ALLIANZ INSURANCE COMPANY	\$138	0.00	\$138	\$0	\$-15,775	-11,431.16
BROTHERHOOD MUTUAL INSURANCE CO	\$88	0.00	\$76	\$0	\$0	0.00
FARMLAND MUTUAL INSURANCE COMPANY	\$32	0.00	\$25	\$0	\$0	0.00
ASSOCIATED INDEMNITY CORPORATION	\$12	0.00	\$12	\$0	\$-21,774	-181,450.00
HARTFORD UNDERWRITERS INSURANCE CO	\$1	0.00	\$1	\$0	\$-47	-4,700.00
JEFFERSON INSURANCE CO OF NEW YORK	\$0	0.00	\$0	\$0	\$96	
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$0	0.00	\$173	\$0	\$-468	-270.52
BIRMINGHAM FIRE INS CO OF PA	\$0	0.00	\$0	\$0	\$-7,744	
NATIONAL INDEMNITY COMPANY	\$0	0.00	\$0	\$1,324,817	\$-171,937	
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00	\$0	\$0	\$-1,400	
ALLIANCE ASSURANCE CO OF AMERICA	\$0	0.00	\$0	\$374	\$5,272	

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
LONDON ASSURANCE OF AMERICA INC THE	\$0	0.00	\$0	\$286	\$3,992	
SEA INSURANCE CO OF AMERICA THE	\$0	0.00	\$0	\$287	\$247	
VIGILANT INSURANCE COMPANY	\$0	0.00	\$321	\$201	\$-846	-263.55
CIGNA PROPERTY & CASUALTY INS CO	\$0	0.00	\$0	\$0	\$-12,672	
CIGNA FIRE UNDERWRITERS INS CO	\$0	0.00	\$0	\$0	\$-6,298	
INDUSTRIAL INDEMNITY COMPANY*	\$0	0.00	\$0	\$0	\$1	
NORTH RIVER INSURANCE COMPANY THE*	\$0	0.00	\$0	\$0	\$-27,846	
STONEWALL INSURANCE COMPANY	\$0	0.00	\$0	\$202,500	\$-41,746	
CITY INSURANCE COMPANY	\$0	0.00	\$0	\$5,000	\$-109,000	
AMERICAN AND FOREIGN INSURANCE CO	\$0	0.00	\$0	\$0	\$-1,976	
SAFEGUARD INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-131	
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-5,481	
SECURITY INSURANCE CO OF HARTFORD	\$0	0.00	\$0	\$0	\$-3,568	
UNITED STATES LIABILITY INSURANCE CO	\$0	0.00	\$0	\$0	\$-2,811	
AMERICAN GUARANTEE & LIABILITY INS CO	\$0	0.00	\$-4,417	\$0	\$2,120	-48.00
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$-154	
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	0.00	\$0	\$0	\$2,000	
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	0.00	\$0	\$0	\$5,000	
AMERICAN ZURICH INSURANCE COMPANY	\$0	0.00	\$0	\$437	\$-20,283	
STATE FARM FIRE AND CASUALTY CO	\$-88	-0.00	\$2,133	\$0	\$25,370	1,189.40

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
COMPANY NAME:						
NORTHWESTERN NATIONAL INS CO	\$-111	-0.00	\$-111	\$0	\$47,569	-42,854.95
LITITZ MUTUAL INSURANCE COMPANY	\$-222	-0.00	\$-89	\$0	\$0	0.00
CONSOLIDATED AMERICAN INS COMPANY	\$-878	-0.00	\$1,306	\$0	\$-576	-44.10
FIRST NATIONAL INS CO OF AMERICA	\$-2,043	-0.01	\$837	\$0	\$320	38.23
UTICA MUTUAL INSURANCE COMPANY	\$-3,127	-0.01	\$-3,127	\$0	\$-11,900	380.56
PHOENIX INSURANCE COMPANY THE	\$-3,221	-0.01	\$-1,575	\$0	\$-2,000	126.98
REGENT INSURANCE COMPANY	\$-5,814	-0.02	\$1,540	\$0	\$-445	-28.90
HARTFORD ACCIDENT & INDEMNITY CO*	\$-17,598	-0.05	\$-17,598	\$506,859	\$210,595	-1,196.70
AMERICAN MANUFACTURERS MUTUAL INS CO	\$-35,802	-0.10	\$-18,452	\$745	\$-15,440	83.68
FIDELITY AND GUARANTY INS UNDERWRITERS	\$-87,206	-0.24	\$-89,610	\$0	\$48,300	-53.90
TOTAL	\$36,196,156	100.00	\$36,396,389	\$16,994,932	\$24,413,108	67.08